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30/3/0009 5 001 Page 1 of 4

2002-05-01 07:57:43

Cook County Recorder

27.00

RECORDATION REQUESTED BY:

LAKE FOREST BANK &
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045



0020495124

WHEN RECORDED MAIL TO:

LAKE FOREST BANK &
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

SEND TAX NOTICES TO:

Steven D. Page
Mary Page
145 Wagner Road
Northfield, IL 60093

FOR RECORDER'S USE ONLY

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D

This Modification of Mortgage prepared by.

Maria L. Santello, Loan Administration Officer
LAKE FOREST BANK & TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

MODIFICATION OF MORTGAGE

79-98.039 J / LD CTT

THIS MODIFICATION OF MORTGAGE dated April 18, 2002, is made and executed between Steven D. Page, whose address is 145 Wagner Road, Northfield, IL 60093 and Mary Page, whose address is 145 Wagner Road, Northfield, IL 60093; in Joint Tenancy (referred to below as "Grantor") and LAKE FOREST BANK & TRUST COMPANY, whose address is 727 N. BANK LANE, LAKE FOREST, IL 60045 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 17, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on September 19, 2001 in the Office of Cook County as document # 0015871478.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Cook County, State of Illinois:

The North 149.17 feet of the South 431.48 feet (except the West 33 feet) of Lot 31 in County Clerk's Division of Section 24, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 145 Wagner Road, Northfield, IL 60093. The Real Property tax identification number is 04-24-412-026

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Decrease amount from \$735,000.00 to \$150,000.00. Extend maturity date to April 18, 2009. Increase rate from Prime Floating minus .50% to Prime Floating minus .25%.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to maintain the Mortgage. Nothing in

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 326496-1


Page 2

this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 18, 2002.

GRANTOR:

X 
Steven D. Page, Individually

X 
Mary Page, Individually

LENDER:

X 
Authorized Signer

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BOX 227-10

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 326496-1

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Lake)

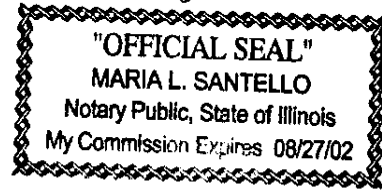
On this day before me, the undersigned Notary Public, personally appeared **Steven D. Page and Mary Page**, in **Joint Tenancy**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18th day of April, 2002

By Maria Santello Residing at Highland Park

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

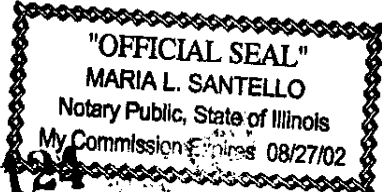
STATE OF Illinois)
) SS
COUNTY OF Lake)

On this 18th day of April, 2002 before me, the undersigned Notary Public, personally appeared Rachel Wright and known to me to be the Senior VP, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Maria Santello Residing at Highland Park

Notary Public in and for the State of Illinois

My commission expires _____



20495124

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 326496-1

Page 4

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