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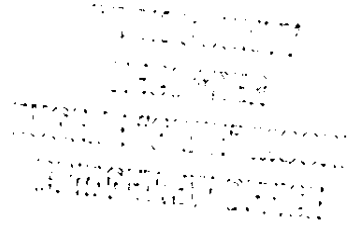
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2002-12-03 08:29:23
Cook County Recorder 28.50

RECORDATION REQUESTED BY:
PALOS BANK AND TRUST
COMPANY
12600 S. HARLEM AVENUE
PALOS HEIGHTS, IL 60463



WHEN RECORDED MAIL TO:
PALOS BANK AND TRUST
COMPANY
12600 S. HARLEM AVENUE
PALOS HEIGHTS, IL 60463



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

PALOS BANK AND TRUST COMPANY
12600 SOUTH HARLEM AVENUE
PALOS HEIGHTS, IL 60463

70005203

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 16, 2002, is made and executed between William M. Cassidy and Eileen M. Cassidy, whose address is 10326 South Tripp Ave, Oak Lawn, IL 60453 (referred to below as "Grantor") and PALOS BANK AND TRUST COMPANY, whose address is 12600 S. HARLEM AVENUE, PALOS HEIGHTS, IL 60463 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 16, 2001 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED DECEMBER 3, 2001 AS DOCUMENT NUMBER 0011129677 IN THE OFFICE OF THE COOK COUNTY RECORDER.

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

THE WEST 1/2 OF LOT 4 AND ALL OF LOT 5 IN SKYLAND SUBDIVISION OF LOT 6 (EXCEPT THE EAST 100 FEET THEREOF) AND LOT 7 IN BLOCK 8 IN ARTHUR T. MCINTOSH AND COMPANY'S MIDLOTHIAN HIGHLANDS, BEING A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4038 WEST 143RD STREET, CRESTWOOD, IL 60445. The Real Property tax identification number is 28-03-413-019 & 28-03-413-028

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

MORTGAGE HAS BEEN EXTENDED TO NOVEMBER 16, 2003.

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 make any future modifications. Nothing in 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,

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 70005203-01

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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 NOVEMBER 16, 2002.

GRANTOR:

X *William M. Cassidy*
William M. Cassidy, Individually

X *Eileen M. Cassidy*
Eileen M. Cassidy, Individually

LENDER:

X *Mark L. Sebastian*
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 70005203-01

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Cook)

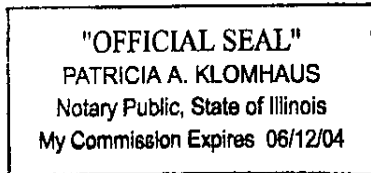
On this day before me, the undersigned Notary Public, personally appeared William M. Cassidy and Eileen M. Cassidy, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

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

By Patricia A Klonhaus Residing at PALOS HEIGHTS, IL

Notary Public in and for the State of IL

My commission expires 6.12.04



LENDER ACKNOWLEDGMENT

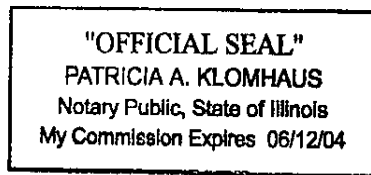
STATE OF IL)
) SS
COUNTY OF COOK)

On this 18th day of NOVEMBER, 2002 before me, the undersigned Notary Public, personally appeared MARK L. SEBASTIAN and known to me to be the ASSIST. VICE PRESIDENT 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 Patricia A Klonhaus Residing at PALOS HEIGHTS, IL

Notary Public in and for the State of IL

My commission expires 6.12.04



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