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2003-03-07 13:47:11

Cook County Recorder

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WHEN RECORDED MAIL TO:

Forest Park National Bank & Trust Co
7348 W Madison St
Forest Park, IL 60130

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Maria Lozano, Loan Operations Specialist
Forest Park National Bank & Trust Co
7348 W Madison St
Forest Park, IL 60130

O'Connor Title Services, Inc.

3066-0-12

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 26, 2002, is made and executed between Michael G. Collins, Sr. and Katherine L. Collins, his wife (referred to below as "Grantor") and Forest Park National Bank & Trust Co, whose address is 7348 W Madison St, Forest Park, IL 60130 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 29, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 6, 2001 as document number 0010099604 in Cook County, Illinois.

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

LOT 3 IN THE SUBDIVISION OF LOTS 1,2,3,4,5 AND 6 IN BLOCK 3 OF HENRY C. FOREMAN'S SUBDIVISION OF BLOCKS 2 AND 3 OF J.D. LEHMER'S SUBDIVISION OF THAT PART OF THE WEST HALF OF THE SOUTH HALF OF THE NORTHEAST QUARTER LYING NORTH OF THE RIGHT OF WAY OF THE CHICAGO AND NORTHERN PACIFIC RAILROAD AND THAT PART OF THE SOUTH HALF OF THE EAST HALF OF THE NORTHWEST QUARTER LYING NORTH OF THE SAID RIGHT OF WAY AND EAST OF THE EASTERLY LINE OF DES PLAINES AVENUE, ALL IN SECTION 13, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 606 Ferdinand Av., Forest Park, IL 60130. The Real Property tax identification number is 15-13-218-003

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

Increase credit limit from \$30,000.00 to \$73,600.00. Decrease interest rate from 5.00% to 4.25% for the next 12 months and prime floating monthly thereafter. Extend maturity date from February 20, 2006 to no maturity date.

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

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GRANTOR:

Michael G. Collins, Sr., Individually

Katherine L. Collins, Individually

LENDER:

Authorized Signer

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, makers and endorses 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 FEBRUARY 26, 2003.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared Michael G. Collins, Sr. and Katherine L. Collins, his wife, 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 26th day of FEBRUARY, 2003

By Gregory T. Andrews Residing at 7346 W. MADISON FOREST PARK IL 60130

Notary Public in and for the State of ILLINOIS

My commission expires 1.24.06



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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 26th day of FEBRUARY 2003 before me, the undersigned Notary Public, personally appeared SANDRA F. HERMAN and known to me to be the AUP, 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 Gregory T. Andrews Residing at 7346 W. MADISON FOREST PARK IL 60130

Notary Public in and for the State of IL

My commission expires 1.24.06

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MODIFICATION OF MORTGAGE
(Continued)

Loan No: 7405259-1

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