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Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 05/15/2003 11:56 AM Pg: 1 of 3

RECORDATION REQUESTED BY:
Bank One, NA with its main
office at Chicago, Illinois
120 South LaSalle Street
Chicago, IL 60603

WHEN RECORDED MAIL TO:
Bank One, NA
439 W. Schick Road Suite
200
Bloomington, IL 60108

SEND TAX NOTICES TO:
Diane L. Otto

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Dawn M. Sigler, Real Estate Officer
439 W. Schick Road
Bloomington, IL 60108

FIRST AMERICAN TITLE

ORDER # 97827

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2003, is made and executed between Diane L. Otto married to Ralph E. Otto (referred to below as "Grantor") and Bank One, NA with its main office at Chicago, Illinois, whose address is 120 South LaSalle Street, Chicago, IL 60603 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 16, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

April 11, 2002 as document #0020413581.

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

LOT 1 AND THAT PART OF LOT 2 LYING SOUTH OF LINE DRAWN 70 FEET OF AND PARALLEL TO THE NORTHERLY LINE OF SAID LOT 2 OZMUN'S SUBDIVISION OF PART OF THE NORTH SECTION QUILMETTE RESERVATION IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 21, 1937 AS DOCUMENT 12015929, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 430 Sheridan Road, Wilmette, IL 60091. The Real Property tax identification number is 05-35-200-008

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

The interest rate will change to 5.0% and the payment will be based on a 360 month amortization. The maturity date will be changed to April 1, 2008. All other terms and conditions remain the same.

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

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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 1, 2003.

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 the 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:

Diane L. Otto
Diane L. Otto, Individually

LENDER:

x *Dawn M. Angler - 1234*
Authorized Signer

MODIFICATION OF MORTGAGE

(Continued)

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MODIFICATION OF MORTGAGE

(Continued)

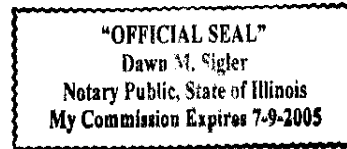
Loan No: 6085385

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF McHenry



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) SS
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On this day before me, the undersigned Notary Public, personally appeared **Diane L. Otto**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of April, 20 03

By Dawn M Sigler Residing at Bloomington, IL

Notary Public in and for the State of Illinois

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF DuPage

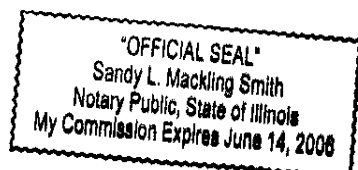
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On this 1st day of April, 2003 before me, the undersigned Notary Public, personally appeared Dawn M Sigler and known to me to be the Real Estate Office authorized agent for the Lender that executed the within and foregoing instrument and acknowledged 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 Sandy L. Mackling Smith Residing at Bloomington, IL

Notary Public in and for the State of IL

My commission expires 6-14-06



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Loan No: 6085385

MODIFICATION OF MORTGAGE

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