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Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 07/01/2003 03:48 PM Pg: 1 of 4

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:

Valerie Barton, Loan Operations Officer
Forest Park National Bank & Trust Co
7348 W Madison St
Forest Park, IL 60130

O'Connor Title
Guaranty, Inc.

20020753

BOX 162

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 17, 2003, is made and executed between Sterland Jones and Wanda M. Jones; husband and 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 June 16, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 10, 2002 as document number 0020644429 in Cook County, Illinois.

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

LOT 46 (EXCEPT THE SOUTH 4 FEET THEREOF) IN BLOCK 18 IN THE SUBDIVISION OF BLOCK 4, THE NORTH 188.95 FEET OF THE EAST 197.10 FEET OF BLOCK 5, BLOCK 6, THE SOUTHWEST 1/4 OF BLOCK 7, BLOCKS 8 AND 15, AND BLOCK 18 (EXCEPT THE WEST 50 FEET OF THE SOUTH 125 FEET THEREOF), ALL IN JOSEPH K. DUNLOP'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 AND THAT PART OF THE EAST 1/3 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 LYING SOUTHEAST OF THE CENTER OF DESPLAINES AVENUE, 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 1100 S. Lathrop Av., Forest Park, IL 60130. The Real Property tax identification number is 15-13-424-001

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

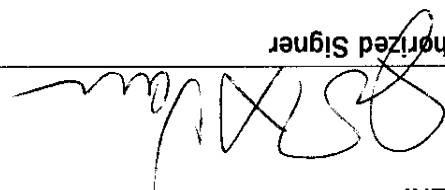
Lower interest rate from 6.625% to 4.750%. Lower monthly principal and interest payments from \$1,290.65 to \$1,182.30. Change maturity date from July 1, 2005 to no maturity date.

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 respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict

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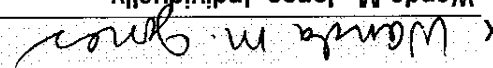
Property of Cook County Clerk's Office

Authorized Signer



LENDER:

Wanda M. Jones, Individually



Sterland Jones, Individually



GRANTOR:

JUNE 17, 2003.

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

actions.
released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent the non-signing person consents to the changes and provisions of this Modification or otherwise will not be signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this makers and endorser to the Note, including accommodation parties, unless a party is expressly released by 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, performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 373674905-6

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

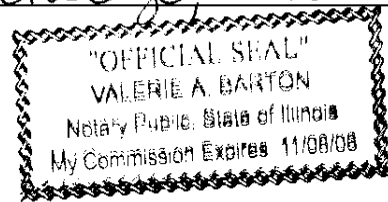
On this day before me, the undersigned Notary Public, personally appeared **Sterland Jones and Wanda M. Jones, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 17th day of June, 2003

By Valerie A. Barton Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 11/08/06



LENDER ACKNOWLEDGMENT

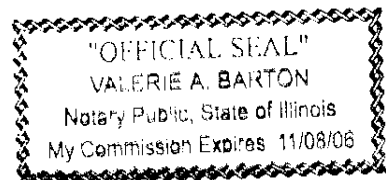
STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 17th day of June, 2003 before me, the undersigned Notary Public, personally appeared John A. Janisi and known to me to be the Authorized Lender, 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.

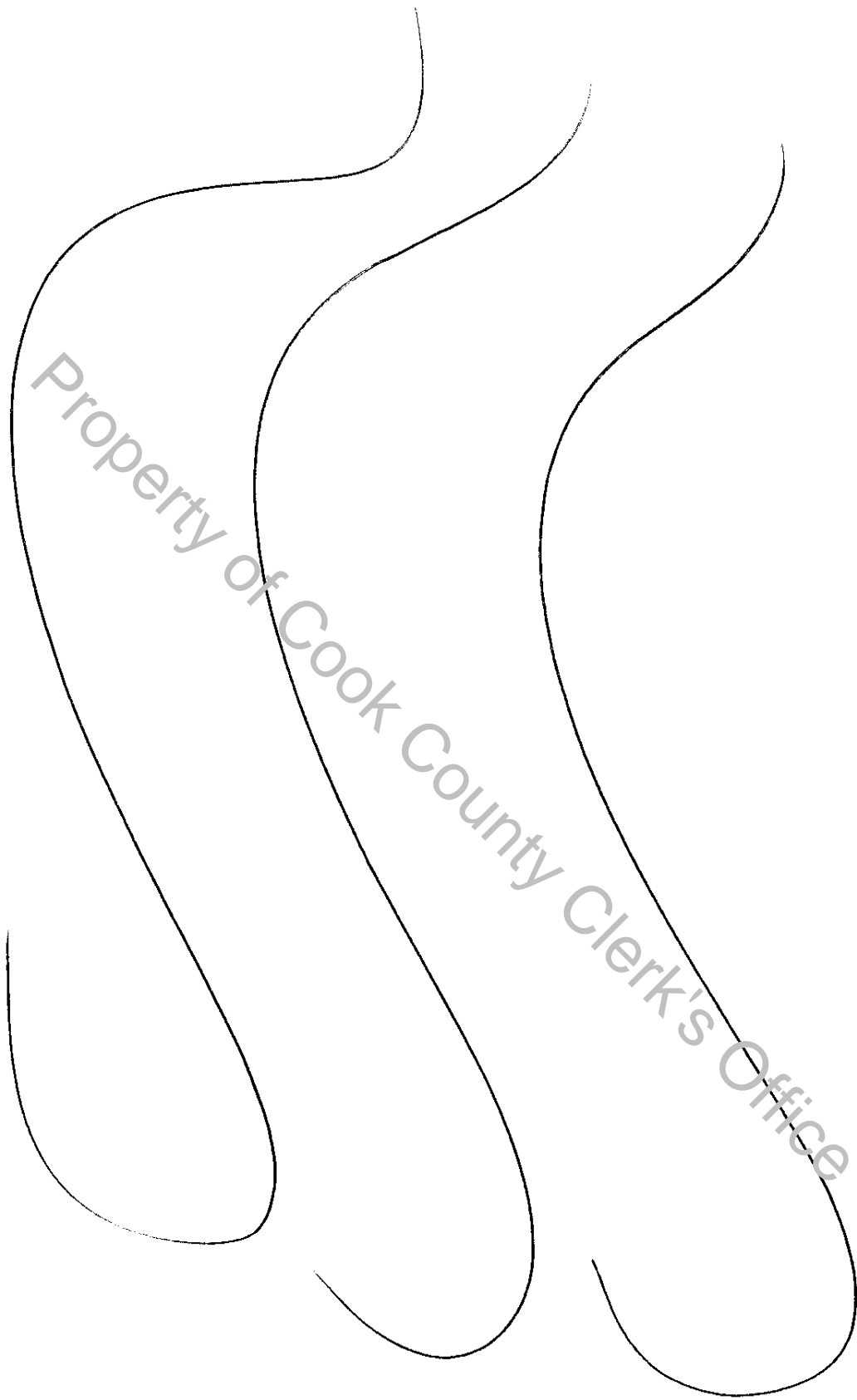
By Valerie A. Barton Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 11/08/06



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Loan No: 373674905-6

**MODIFICATION OF MORTGAGE
(Continued)**

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