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RECORDATION REQUESTED BY:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

WHEN RECORDED MAIL TO:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

Box 169



Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 08/21/2003 08:39 AM Pg: 1 of 4

FOR RECORDER'S USE ONLY

REI 1020321

This Modification of Mortgage prepared by:

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 8, 2003, is made and executed between Thomas Reich and Margaret Reich, whose address is 4624 N. Springfield, Chicago, IL 60625 (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 22, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 24, 1999 with the Cook County Recorder of Deeds as Document 99281592.

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

LOT 28 IN BLOCK 1 IN BICKERDIKE'S TO IRVING PARK, A SUBDIVISION OF THE WEST 1/2 OF THE NROTHWEST 1/4 OF THE NORTHEAST 1/4 AND THAT PART LYING SOUTH OF ELSTON AVENUE OF THE EAST 1/2 OF THE NROTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 23, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3867 N. Elston Avenue, Chicago, IL 60618. The Real Property tax identification number is 13-23-201-025

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

Rate Decrease to 6.00%.

Principal Increase to \$137,299.00.

Borrower will pay this loan in 59 regular payments of \$892.13 each and one final payment of \$124,537.89. Borrower's first payment is due August 8, 2003 and all subsequent payments are due on the same day of each month after that. Borrower's final payment due July 8, 2008 will be for all accrued principal and interest not yet paid. Payments include principal and interest.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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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 JULY 8, 2003.

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, 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:

Thomas Reich, Individually X
Thomas Reich

LENDER:

Margaret Reich, Individually X
Margaret Reich

Authorized Signer

X

[Signature]

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1126842

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

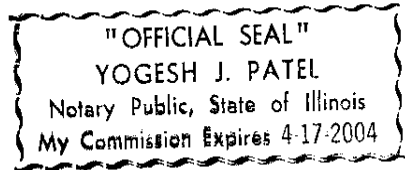
On this day before me, the undersigned Notary Public, personally appeared **Thomas Reich and Margaret Reich**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 8th day of July, 2003

By Yogesh J. Patel Residing at Wilmette, IL: 60091.

Notary Public in and for the State of Illinois

My commission expires 4/17/2004.



LENDER ACKNOWLEDGMENT

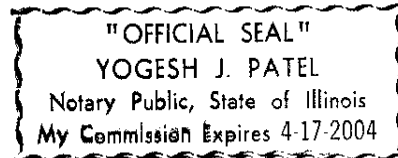
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 8th day of July, 2003 before me, the undersigned Notary Public, personally appeared Michael Lynett and known to me to be the A.V.P., 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 Yogesh J. Patel Residing at Wilmette, IL: 60091.

Notary Public in and for the State of Illinois

My commission expires 4/17/2004



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Loan No: 1126842

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