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RECORDATION REQUESTED BY:

MB Financial Bank,
N.A., successor in interest to
South Holland Trust & Savings
Bank
Commercial Banking -
Southwest
16178 South Park Avenue
South Holland, IL 60473

Doc#: 0325811274
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 09/15/2003 10:52 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.
Loan Documentation
1200 N. Ashland Avenue
Chicago, IL 60622

920400002

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Annie Welch - Tr 8055
MB Financial Bank, N.A.
801 W. Madison Street
Chicago, IL 60607



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 10, 2003, is made and executed between Richard Dandino, whose address is 523 Moray Terrace, Crete, IL 60417 (referred to below as "Grantor") and MB Financial Bank, N.A., successor in interest to South Holland Trust & Savings Bank, whose address is 16178 South Park Avenue, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 28, 1993 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded January 19, 1999 as Document Nos. 99053373 and 99053374, respectively.

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

PARCEL 1:

LOTS 18 AND 19, IN BLOCK 3 IN KEENEY'S ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF LOTS 1 AND 9 IN PARTITION OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2:

LOTS 10 AND 11 IN BLOCK 3 IN KEENEY'S ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF LOTS 1 AND 9 OF THE CIRCUIT COURT PARTITION OF THE NORTHEAST 1/4 OF SECTION 32 AND

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THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 3

LOTS 32, 33, 34 AND THE SOUTH 10 FEET OF LOT 35 IN BLOCK 3 IN KEENEY'S ADDITION TO CHICAGO HEIGHTS, A SUBDIVISION OF PART OF LOTS 1 AND 9 OF THE CIRCUIT COURT PARTITION OF THE NORTHEAST 1/4 OF SECTION 32 AND THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 4:

LOTS 12, 13 AND 14 IN THE RESUBDIVISION OF LOT 18 IN BLOCK 11 IN HANNAH AND KEENEY'S ADDITION TO CHICAGO HEIGHTS, SAID RESUBDIVISION BEING RECORDED MARCH 18, 1910 AS DOCUMENT 4526729, AND SAID HANNAH AND KEENEY'S ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 29, AND THAT PART WEST OF RAILROAD LANDS IN SECTION 28, TOWNSHIP 35 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 30, 1905 AS DOCUMENT 3718012, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3038 Commercial Avenue, 3022 Commercial Avenue, 3027 Chicago Road and 2833 Chicago Road, South Chicago Heights, IL 60411. The Real Property tax identification number is 32-32-205-037-0000, 32-32-205-038-0000, 32-32-205-030-0000, 32-32-205-010-0000, 32-32-205-011-0000, 32-32-205-012-0000, 32-29-419-012-0000, 32-29-419-013-0000

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

The interest rate of the Loan has been modified from a fixed rate of 8.25% per annum to a fixed rate of 4.50% per annum, with monthly payments adjusted as referenced in the "Payment Section" of the Note.

The maturity date has been changed to July 24, 2005. All other terms and provisions of the Loan Documents remain in full force and effect.

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, 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 JULY 10, 2003.

GRANTOR:

x 
Richard Dandino, Individually

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MODIFICATION OF MORTGAGE

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LENDER:

x Christina M. Zima
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

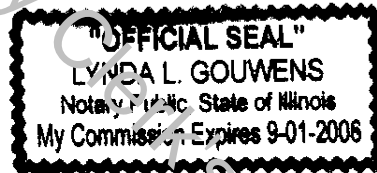
On this day before me, the undersigned Notary Public, personally appeared **Richard Dandino**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 7th day of August, 2003.

By Lynda L. Gouwens Residing at South Holland, IL

Notary Public in and for the State of Illinois

My commission expires 9/1/06



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LENDER ACKNOWLEDGMENT

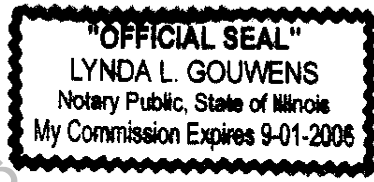
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 7th day of August 2003 before me, the undersigned Notary Public, personally appeared Christine M. Zima and known to me to be the 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 Lynda L. Gouwens Residing at South Holland, IL

Notary Public in and for the State of Illinois

My commission expires 9/1/06



OFFICE OF COOK COUNTY CLERK'S OFFICE