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MODIFICATION OF MORTGAGE (Continued)

Loan No: 012144-6391

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\$180,586.57 due November 1, 2010 all as more fully set out in Change in Terms Agreement of the same
date herewith incorporated by this reference and as set forth in the paragraph headed: Maturity Date
Extension and Rate Adjustment.

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.

MATURITY DATE EXTENSION AND RATE ADJUSTMENT. Unless Lender has declared Borrower in default hereunder; (a) the final payment will be extended until November 1, 2018 and (b) Borrower will make a regular monthly installment payment of \$2,371.52 to Lender on November 1, 2010 and (c) effective November 1, 2010 the interest rate payable on the remaining outstanding principal balance of the Note shall be adjusted to equal Lender's then current announced interest rate for loans in the same or similar to the Loan evidenced by the Note. Upon adjustment of the interest rate, the then outstanding principal balance of the Note shall be reamortized over 8 years using the adjusted interest rate and shall be payable in monthly installments of principal and interest commencing December 1, 2010 and on the first day of each subsequent month through and including November 1, 2017 at which time effective November 1, 2017 the interest rate payable on the remaining outstanding principal balance of the Note shall be adjusted to equal Lender's then current announced interest rate for loans the same or similar to the Loan evidenced by the Note. Upon adjustment of the interest rate, the then outstanding principal balance of the Note shall be reamortized over 1 year using the adjusted interest rate and shall be payable in monthly installments of principal and interest commencing December 1, 2018 and on the first day of each subsequent month through and including November 1, 2018 at which time the remaining principal balance and interest shall be due in full.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 30, 2003.

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Loan No: 012144-6391

MODIFICATION OF MORTGAGE (Continued)

GRANTOR:

TRUST NO. 16089

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 10-29-1998 and known as Trust No. 16089.

By: *Patricia Ralphson* Patricia Ralphson, T.O.
Authorized Signer for Standard Bank and Trust Company

By: *Donna Diviero* Donna Diviero, A.T.O.
Authorized Signer for Standard Bank and Trust Company

LENDER:

x *K. P. Ray*
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 012144-6391

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

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COUNTY OF COOK

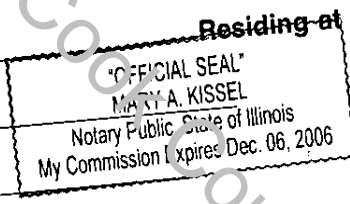
On this 2nd day of January, 2004 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, T.O. and Donna Diviero, A.T.O.

, and known to me to be (an) authorized trustee(s) or agent(s) of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she/they is/are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Mary A. Kissel

Notary Public in and for the State of _____

My commission expires _____



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MODIFICATION OF MORTGAGE (Continued)

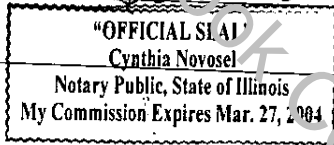
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
 COUNTY OF Cook) SS
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On this 2ND day of January, 2004 before me, the undersigned Notary Public, personally appeared Kevin Boyle and known to me to be the Loan Officer, 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 Cynthia Novosel Residing at _____
 Notary Public in and for the State of Illinois

My commission expires _____



Cook County Clerk's Office