

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

ANCHOR BANK  
Grayslake Main Office  
P.O. Box 270  
Grayslake, IL 60030-0270



Doc#: 0409616000  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 04/05/2004 08:14 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

ANCHOR BANK  
Grayslake Main Office  
P.O. Box 270  
Grayslake, IL 60030-0270

**SEND TAX NOTICES TO:**

David S. Williams  
1247 West Leland Ave., Unit  
#1  
Chicago, IL 60640

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Jevetia L. Ellis, Credit Analyst  
ANCHOR BANK  
P.O. Box 270  
Grayslake, IL 60030-0270

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2003 is made and executed between David S. Williams (referred to below as "Grantor") and ANCHOR BANK, whose address is P.O. Box 270, Grayslake, IL 60030-0270 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 24, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in Cook County Recorders' Office on November 29, 2001 as Document # 0011121574. Also, Modification of Mortgages dated October 7, 2001 and June 23, 2003 recorded on July 9, 2002 and October 17, 2003 as Document Nos. 0020750840 and 0329027021, respectively

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

Unit No. 1247-1 in the 1247-1253 W. Leland Condominium as delineated on a survey of the following described real estate:

Lot 85 in Sheridan Drive Subdivision being a Subdivision of the North 3/4 of the East 1/2 of the Northwest 1/4 of Section 17, Township 40 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois, together with that Part of the West 1/2 of said Northwest 1/4 of Section 17 which lies North of the South 800 feet thereof and East of Greenbay Road in Cook County, Illinois; which Survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document 95878047, together with its undivided percentage interest in the common element.

The Real Property or its address is commonly known as 1247 West Leland Ave., Unit #1, Chicago, IL 60640. The Real Property tax identification number is 14-17-110-031-1004

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

\$ 30.50

548  
R4  
Meyers  
Cn

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## MODIFICATION OF MORTGAGE

Loan No: 2992610

(Continued)

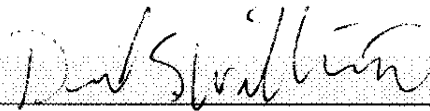
Page 2

Refinance Line #816321373 to Term Loan # 2992610. Monthly Payment changes from interest only to Monthly Principal including interest payments of \$1,593.73. Rate is changed from Wall Street Journal Prime + 2.5%, floating to 8.50%, fixed. All other terms and conditions including modifications will 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 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 OCTOBER 15, 2003.**

GRANTOR:

x   
 \_\_\_\_\_  
 David S. Williams, Individually

LENDER:

x   
 \_\_\_\_\_  
 Authorized Signer

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## MODIFICATION OF MORTGAGE

Loan No: 2992610

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

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) SS

COUNTY OF LAKE

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On this day before me, the undersigned Notary Public, personally appeared **David S. Williams**, 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.

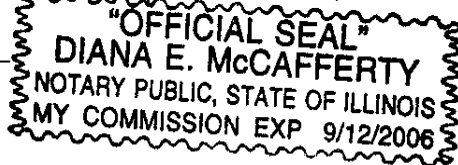
Given under my hand and official seal this 3RD day of DECEMBER, 2003.

By Diana E. McCafferty

Residing at Anchor Bank

Notary Public in and for the State of Illinois

My commission expires 09/12/06



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

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) SS

COUNTY OF LAKE

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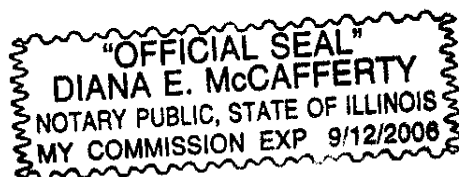
On this 3RD day of DECEMBER, 2003 before me, the undersigned Notary Public, personally appeared TED STEVENS and known to me to be the LENDER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of 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 Diana E. McCafferty

Residing at Anchor Bank

Notary Public in and for the State of Illinois

My commission expires 09/12/06



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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 2992610

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