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Doc#: 0411740054
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 04/28/2004 09:15 AM Pg: 1 of 4

RECORDATION REQUESTED BY:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

WHEN RECORDED MAIL TO:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

SEND TAX NOTICES TO:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

FOR RECORDER'S USE ONLY

Real Estate Index 21114318

This Modification of Mortgage prepared by:



Hinsdale Bank & Trust Co.
25 E. First Street
Hinsdale, IL 60521



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 4-7-04 is made and executed between Laura J. Stephens, not personally but as Trustee on behalf of Laura J. Stephens, as Trustee of the Laura J. Stephens Trust dated 12/17/01 (referred to below as "Grantor") and HINSDALE BANK & TRUST CO., whose address is 25 E. FIRST STREET, HINSDALE, IL 60521 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 13, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A mortgage recorded in Cook County on March 2, 1999 as document number 99199965.

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

THE SOUTH 30 FEET OF LOT 20 AND LOT 21 (EXCEPT THE SOUTH 20 FEET THEREOF) IN SPRINGDALE UNIT 4, BEING A SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE SOUTH 333 FEET OF THE WEST 495 FEET THEREOF) OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 639 Courtland Circle, Western Springs, IL 60558. The Real Property tax identification number is 18-08-107-076-0000

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

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 490000681

Page 2

Increase principal to \$180,000.00 from \$100,000.00.

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

GRANTOR:

LAURA J. STEPHENS, AS TRUSTEE OF THE LAURA J. STEPHENS TRUST DATED 12/17/01.

By: *Laura J. Stephens*
 Authorized Signer for Laura J. Stephens, as Trustee of the Laura J. Stephens Trust dated 12/17/01

LENDER:

x *Dee Putzert*
 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 490000681

Page 3

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Du Page)

On this 7th day of April, 2004 before me, the undersigned Notary Public, personally appeared **Laura J. Stephens, of Laura J. Stephens, as Trustee of the Laura J. Stephens Trust dated 12/17/01**, and known to me to be an authorized trustee or agent 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 is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By *Cora Mae Corley* Residing at Hinsdale, IL

Notary Public in and for the State of Illinois

My commission expires 5/25/07



PROPERTY OF COOK County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 490000681

(Continued)

Page 4

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Du Page)

On this 7th day of April, 2004 before me, the undersigned Notary Public, personally appeared Lori C. Ritzert and known to me to be the Consumer 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 *Cora Mae Corley* Residing at Hinsdale, IL

Notary Public in and for the State of Illinois
 My commission expires 5/25/07



Cook County Clerk's Office