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11A
RECORDATION REQUESTED BY:
SOUTH CENTRAL BANK
Main Office
525 W. ROOSEVELT RD.
CHICAGO, IL 60607

WHEN RECORDED MAIL TO:
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525 W. ROOSEVELT RD.
CHICAGO, IL 60607

SEND TAX NOTICES TO:
SOUTH CENTRAL BANK
Main Office
525 W. ROOSEVELT RD.
CHICAGO, IL 60607



Doc#: 0413446068
Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 05/13/2004 10:29 AM Pg: 1 of 5

FOR RECORDER'S USE ONLY

534746 TILSON

This Modification of Mortgage prepared by:

LUBA PENCHKOVSKAYA
South Central Bank
525 W. Roosevelt Rd.
Chicago, IL 60607

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 5, 2004, is made and executed between ROBERT SCHWARTZ, whose address is 5555 S. EVERETT, UNIT #2D, CHICAGO, IL 60637 and GWEN JUDITH SCHWARTZ, whose address is 5555 S. EVERETT, UNIT #2D, CHICAGO, IL 60637 (referred to below as "Grantor") and SOUTH CENTRAL BANK, whose address is 525 W. ROOSEVELT RD., CHICAGO, IL 60607 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 28, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED SEPTEMBER 12, 2002 AT COOK COUNTY RECORDER OF DEEDS AS DOCUMENT NO. 0021002235.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 5555 S. EVERETT, UNIT #2D, CHICAGO, IL 60637. The Real Property tax identification number is 20-13-103-014-1036

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

DECREASE CREDIT LIMIT FROM \$100,000.00 TO \$50,000.00 AND ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME OR UNCHANGED.

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

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MODIFICATION OF MORTGAGE

(Continued)

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 MAY 5, 2004.

GRANTOR:

Robert Schwartz

ROBERT SCHWARTZ, Individually

X *Gwen Judith Schwartz*

GWEN JUDITH SCHWARTZ, Individually

LENDER:

X _____
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

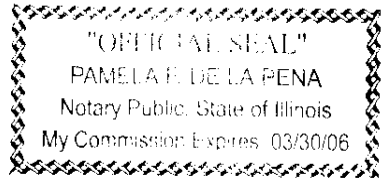
On this day before me, the undersigned Notary Public, personally appeared **ROBERT SCHWARTZ and GWEN JUDITH SCHWARTZ** to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 5th day of May, 2004

By *Pamela E. De La Pena* Residing at COOK CO

Notary Public in and for the State of IL

My commission expires 3/30/06



LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this _____ day of _____, _____ before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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MODIFICATION OF MORTGAGE
(Continued)

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EXHIBIT "A"

UNIT B2 IN JACKSON TOWERS OF THE WEST 160 FEET OF THE SOUTH 148 FEET 4 INCHES (EXCEPT THE WEST 71 FEET OF THE NORTH 4 FEET 4 INCHES OF THE SOUTH 148 FEET 4 INCHES) OF THAT PART OF BLOCK 3 IN THE EAST END SUBDIVISION OF SECTION 12 AND SECTION 13, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING EAST OF THE EAST LINE OF EVERETT AVENUE AS WIDENED; ALSO THE SOUTH 35 FEET OF THE EAST 6 INCHES OF THE WEST 160 FEET 6 INCHES OF THE SOUTH 148 FEET 4 INCHES (EXCEPT THE WEST 71 FEET OF THE NORTH 4 FEET 4 INCHES OF SAID SOUTH 148 FEET 4 INCHES) OF THAT PART OF BLOCK 3 AFORESAID ALL IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM MADE BY THE AMERICAN NATIONAL BANK OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 24961, RECORDED IN THE OFFICE OF RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 20616365; TOGETHER WITH AN UNDIVIDED 1.244 PERCENT INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY)

PERMANENT INDEX NUMBER: 20-13-103-014-1036

BORROWER'S NAME: SCHWARTZ

210022335