

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

**PALOS BANK AND TRUST  
COMPANY  
MAIN OFFICE  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**



**WHEN RECORDED MAIL TO:**

**PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**

**Doc#: 0435608016**  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 12/21/2004 08:38 AM Pg: 1 of 4

**FOR RECORDER'S USE ONLY**

4

**This Modification of Mortgage prepared by:**

**PALOS BANK AND TRUST COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**

232556

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated October 20, 2004, is made and executed between Susan M Miller and Renick C Miller, husband and wife whose address is 10509 Wood Duck Lane, Orland Park, IL 60467 (referred to below as "Grantor") and **PALOS BANK AND TRUST COMPANY**, whose address is 12600 S. HARLEM AVENUE, PALOS HEIGHTS, IL 60463 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 7, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Recorded** October 18, 2004 **as Document No. 0429247167**

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

LOT 96 IN MALLARD LANDINGS UNIT 3, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 29, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10509 Wood Duck Lane, Orland Park, IL 60467. The Real Property tax identification number is 27-29-213-006

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

**Increase of Home Equity Line of Credit from original amount of \$103,000.00 to \$125,000.00.**

**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

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Authorized Signer

X James J. Henderson, Jr.

PALOS BANK AND TRUST COMPANY

LENDER:

Renick C Miller

X Renick C Miller

Susah M Miller

X Susah M Miller

GRANTOR:

OCTOBER 20, 2004.

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

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.

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 232556

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF Cook )

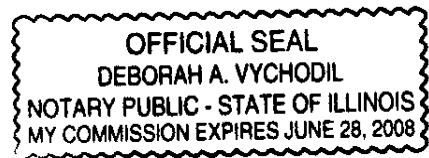
On this day before me, the undersigned Notary Public, personally appeared **Susan M Miller**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 09th day of November, 2004

By Deborah G Vychodil Residing at ORLAND PARK, IL.

Notary Public in and for the State of ILLINOIS

My commission expires 06/28/2008



### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF Cook )

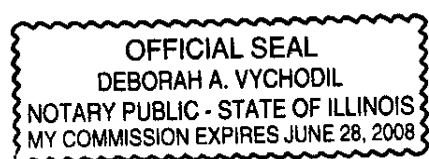
On this day before me, the undersigned Notary Public, personally appeared **Renick C Miller**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 09th day of November, 2004

By Deborah G Vychodil Residing at ORLAND PARK, IL

Notary Public in and for the State of ILLINOIS

My commission expires 06/28/2008

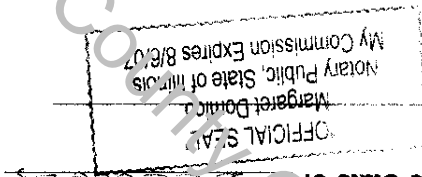


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My commission expires



Notary Public in and for the State of

By

Residing at

Lender:

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

COUNTY OF

STATE OF

## LENDER ACKNOWLEDGMENT