

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Village Bank and Trust  
Arlington Heights  
311 South Arlington Heights  
Rd  
Arlington Hts , IL 60005

Doc#: 0503449163  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 02/03/2005 12:52 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Village Bank and Trust  
Arlington Heights  
311 South Arlington Heights  
Rd  
Arlington Hts , IL 60005

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Christopher M. Henkel, Loan Administrator  
Village Bank and Trust Arlington Heights  
311 S. Arlington Heights Rd.  
Arlington Hts , IL 60005

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 11, 2001, is made and executed between Luis Flocco and Deborah Hess-Flocco, his wife, whose address is 4652 North Virginia Avenue, Chicago, Illinois 60625 (referred to below as "Grantor") and Village Bank and Trust Arlington Heights, whose address is 311 South Arlington Heights Rd, Arlington Hts , IL 60005 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 1, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded by the Cook County Recorder on May 15, 2002 as document number 020556545.

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

LOT 89 AND LOT 88 (EXCEPT THE SOUTHEASTERLY 10 FEET THEREOF) IN BLOCK 22 IN RAVENSWOOD GARDENS, A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF THE NORTH EAST 1/4 AND THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTHEAST OF THE SANITARY DISTRICT RIGHT OF WAY (EXCEPT RIGHT OF WAY OF THE NORTH WESTERN ELEVATED RAILROAD) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4652 North Virginia Ave., Chicago, IL 60625. The Real Property tax identification number is 13-13-208-043-0000

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

This Mortgage is to be cross-collateralized to secure Promissory Note 24277270.

**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

Loan No: 24277271

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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 DECEMBER 11, 2004.**

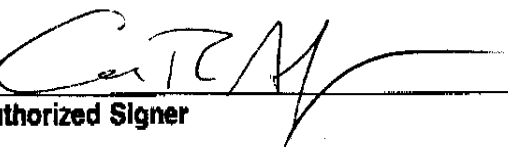
GRANTOR:

X   
 \_\_\_\_\_  
 Luis Flocco

X   
 \_\_\_\_\_  
 Deborah Hess-Flocco

LENDER:

VILLAGE BANK AND TRUST ARLINGTON HEIGHTS

X   
 \_\_\_\_\_  
 Authorized Signer

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## MODIFICATION OF MORTGAGE

Loan No: 24277271

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

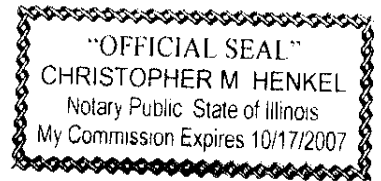
On this day before me, the undersigned Notary Public, personally appeared **Luis Flocco and Deborah Hess-Flocco**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 28<sup>th</sup> day of January, 2005

By Christopher M Henkel Residing at Calumet Heights

Notary Public in and for the State of Illinois

My commission expires 10/17/07



### LENDER ACKNOWLEDGMENT

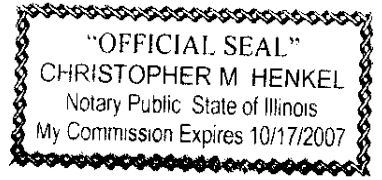
STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 28<sup>th</sup> day of January, 2005 before me, the undersigned Notary Public, personally appeared Carl R. Antenson and known to me to be the President, 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 Christopher M Henkel Residing at Calumet Heights

Notary Public in and for the State of Illinois

My commission expires 10/17/07



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## MODIFICATION OF MORTGAGE

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