

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Heritage Community Bank  
18301 South Halsted Street  
Glenwood, IL 60425



Doc#: 0503547134  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 02/04/2005 10:51 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Heritage Community Bank  
18301 South Halsted Street  
Glenwood, IL 60425

**SEND TAX NOTICES TO:**

Victor F. Michel  
1231 N. Wolcott Ave.  
Chicago, IL 60622

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Jennifer S. Brown, Commercial Banking Administrator  
Heritage Community Bank  
18301 South Halsted Street  
Glenwood, IL 60425

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated 02-01-2005, is made and executed between Victor F. Michel, a married individual, whose address is 1231 N. Wolcott Ave., Chicago, IL 60622 (referred to below as "Grantor") and Heritage Community Bank, whose address is 18301 South Halsted Street, Glenwood, IL 60425 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 15, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Recorded on October 29, 2003 as document number 0330235077.**

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

LOT 15 IN BLOCK 1 IN PICKET'S SECOND ADDITION TO CHICAGO, SAID ADDITION BEING A SUBDIVISION OF LOT 4 IN ASSESSOR'S DIVISION OF PART OF THE NORTH 1/2 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1551 N. Honore St., Chicago, IL 60622. The Real Property tax identification number is 17-06-202-012, Vol. 583

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

**Increase the principal balance to \$159,000.00; Adjust the monthly payments to \$988.15.**

**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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## MODIFICATION OF MORTGAGE (Continued)

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.

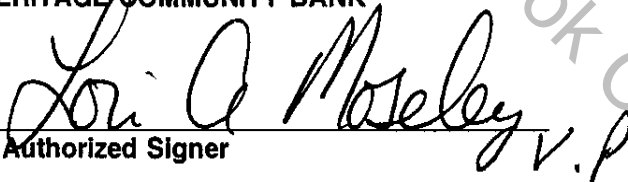
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED 02-01-2005.**

GRANTOR:

X   
Victor F. Michel

LENDER:

HERITAGE COMMUNITY BANK

X   
Authorized Signer

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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 **Victor F. Michel**, 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 1st day of February, 20 05

By Rhonda D Bennett Residing at Glenwood, Illinois

Notary Public in and for the State of Illinois

My commission expires 07-09-05



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 1st day of February, 2005 before me, the undersigned Notary Public, personally appeared Patrick G. Fanning and known to me to be the Executive Vice 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 Rhonda D Bennett Residing at Glenwood, Illinois

Notary Public in and for the State of Illinois

My commission expires 07-09-05



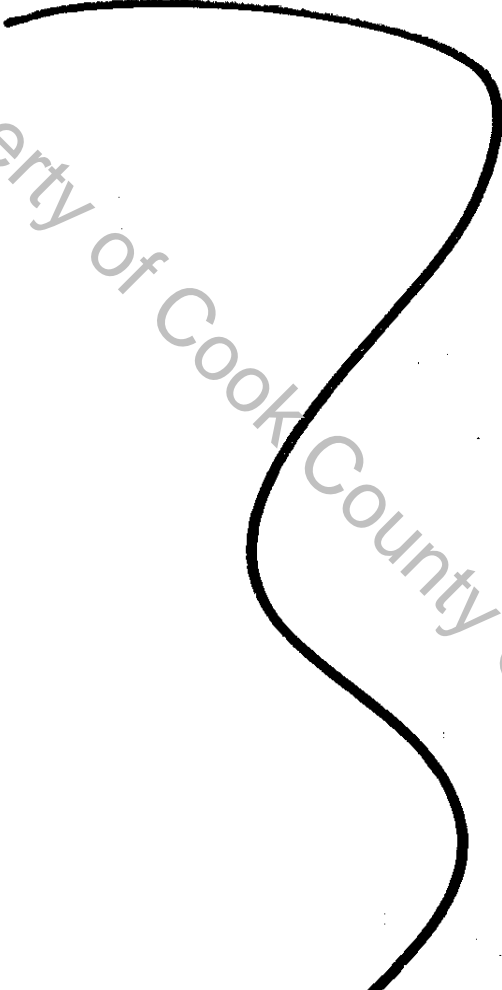
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## MODIFICATION OF MORTGAGE (Continued)

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