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Doc#: 0504712111
Eugene "Gene" Moore Fee: \$54.00
Cook County Recorder of Deeds
Date: 02/16/2005 01:23 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

L.K.Stephens
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

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BOX 158

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2003, is made and executed between Stephanie G. Letchinger, married to James D. Letchinger, whose address is 2723 N. Racine, Chicago, IL 60614 (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 July 1, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 07-30-2003 as document #0321129293.

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

(see attached)

The Real Property or its address is commonly known as 2723 N. Racine, Chicago, IL 60614. The Real Property tax identification number is 14-29-401-008

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

Extending Maturity Date to 12-31-2005.

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 endorser 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

4

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MODIFICATION OF MORTGAGE (Continued)

MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2003.

GRANTOR:

X *Stephanie Letchinger*
Stephanie G. Letchinger

LENDER:

HERITAGE COMMUNITY BANK

X *[Signature]*
Authorized Signer Patrick G. Fanning

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared **Stephanie G. Letchinger**, 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 herein mentioned.

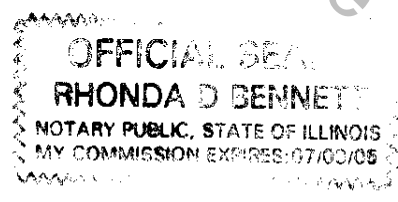
Given under my hand and official seal this 10th day of February, 20 05

By *Rhonda D Bennett*

Residing at Allenwood, Illinois

Notary Public in and for the State of Illinois

My commission expires 07-09-05



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 15th 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



Cook County Clerk's Office

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LOTS 40, 41 AND THE SOUTH HALF OF LOT 42 IN LILL'S SUBDIVISION OF BLOCK 11 IN WILLIAM LILL AND HEIRS OF MICHAEL DIVERSEY'S SUBDIVISION OF BLOCKS 11 AND 12 IN THE CANAL TRUSTEES' SUBDIVISION OF THE EAST HALF OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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