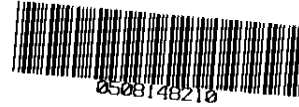


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RECORDATION REQUESTED BY:

CITIZENS FINANCIAL
SERVICES, FSB
1100 E. JOLIET ST.
DYER, IN 46311



Doc#: 0508148210
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 03/22/2005 02:44 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

CITIZENS FINANCIAL
SERVICES, FSB
1100 E. JOLIET ST.
DYER, IN 46311

SEND TAX NOTICES TO:

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

CITIZENS FINANCIAL SERVICES, FSB
1100 E. JOLIET ST.
DYER, IN 46311

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 02-25-05, is made and executed between Kevin Patterson a/k/a Kevin L. Patterson, whose address is 910 S. Catherine, LaGrange, IL 60525 (referred to below as "Grantor") and CITIZENS FINANCIAL SERVICES, FSB, whose address is 1100 E. JOLIET ST., DYER, IN 46311 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 5, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 12-10-03 as Document Number 0334446074.

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

LOTS 20 AND 21 IN BLOCK 65 IN IVANHOE UNIT 3 BEING BRANIGAR BROTHERS SUBDIVISION OF PART OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 AND THE NORTH 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 61 W. 144th Street, Riverdale, IL 60827. The Real Property tax identification number is 29-04-410-032-0000; 29-04-410-033-0000

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

To extend the maturity date from December 5, 2004 to December 5, 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

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MODIFICATION OF MORTGAGE

Loan No: 160033796

(Continued)

Page 2

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.

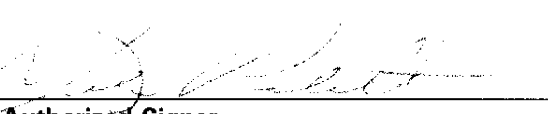
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED 02-25-05.

GRANTOR:

X 
Kevin Patterson a/k/a Kevin I. Patterson

LENDER:

CITIZENS FINANCIAL SERVICES, FSB

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 160033796

(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

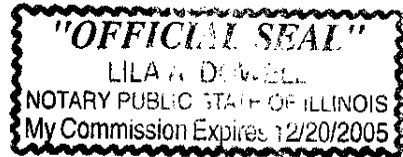
On this day before me, the undersigned Notary Public, personally appeared **Kevin Patterson a/k/a Kevin L. Patterson**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary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

Given under my hand and official seal this 25th day of February, 2005.

By Lila A. Dowell Residing at Cook

Notary Public in and for the State of Illinois

My commission expires 12/20/05



LENDER ACKNOWLEDGMENT

STATE OF Indiana)
) SS
 COUNTY OF Lake)

On this 25th day of February, 2005 before me, the undersigned Notary Public, personally appeared Lila Petett and known to me to be the Business Banker, 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 Patricia A. Smolinski Residing at Lake

Notary Public in and for the State of Indiana

My commission expires 11/26/08

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 160033796

Page 4

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