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0510405256

RECORDATION REQUESTED BY:

Michael F. Clancy
Jennifer A. Clancy
10515 S. Maplewood Avenue
Chicago, IL 60655

Doc#: 0510405256
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 04/14/2005 02:37 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Standard Bank and Trust
Company
Loan Servicing Department
7725 West 98th Street
Hickory Hills, IL 60457

SEND TAX NOTICES TO:

Michael F. Clancy
Jennifer A. Clancy
10515 S. Maplewood Avenue
Chicago, IL 60655

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**MARY ANNE HACKETT
STANDARD BANK AND TRUST CO.
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457**

MAIL TO:
RESIDENTIAL TITLE SERVICES
1910 S. HIGHLAND AVE.
SUITE 202
LOMBARD, IL 60148

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 11, 2005, is made and executed between Michael Clancy and Jennifer A. Clancy a/k/a Jennifer Pearson, Husband and Wife Tenants in Common (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7800 WEST 95TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 11, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED ON JUNE 21, 2004 AS DOCUMENT #0417341115.

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

Lot 27 in Block 6 in O. Reuter and Company's Morgan Park Manor, a Subdivision in the Northeast quarter of Section 13, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 10515 S. Maplewood Avenue, Chicago, IL 60655. The Real Property tax identification number is 24-13-222-004

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

DECREASE THE LINE AMOUNT TO \$46,000.00.

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

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MODIFICATION OF MORTGAGE

(Continued)


Loan No: 5608950051

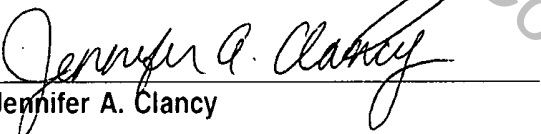
Page 2

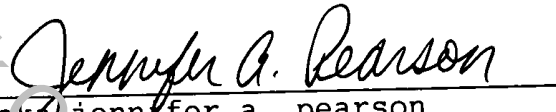
Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall 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 MARCH 11, 2005.

GRANTOR:


X 
Michael F. Clancy

X 
Jennifer A. Clancy

X 
aka jennifer a. pearson

LENDER:

STANDARD BANK AND TRUST COMPANY

X  V.Pres.
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 5608950051

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL.)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Michael F. Clancy and Jennifer A. Clancy**, 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 11 day of MARCH, 2005.

By SHARI WICKS Residing at 10412 S. CICERO.
 Notary Public in and for the State of IL.

My commission expires 7-14-08



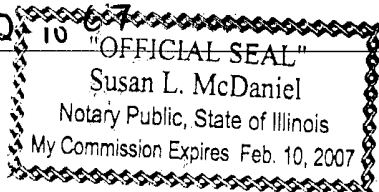
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF WILL)

On this 18TH day of MARCH, 2005 before me, the undersigned Notary Public, personally appeared KEVIN DUNN and known to me to be the 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 Susan McDaniel Residing at 970 BROOK FOREST, SHOREWOOD, IL
 Notary Public in and for the State of ILLINOIS

My commission expires 2/10/07



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 5608950051

Page 4

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