

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

NLSB BANK  
Main  
110 WEST MAPLE STREET  
P.O. BOX 339  
NEW LENOX, IL 60451



Doc#: 0515419015  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 08/03/2005 11:08 AM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

NLSB BANK  
Main  
110 WEST MAPLE STREET  
P.O. BOX 339  
NEW LENOX, IL 60451

**SEND TAX NOTICES TO:**

NLSB BANK  
Main  
110 WEST MAPLE STREET  
P.O. BOX 339  
NEW LENOX, IL 60451

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

Cand. Early Pesavento, Asst. to the President  
NLSB BANK  
110 WEST MAPLE STREET  
NEW LENOX, IL 60451

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2005, is made and executed between Kevin J. Karey and Susan L. Karey, Husband and Wife (referred to below as "Grantor") and NLSB BANK, whose address is 110 WEST MAPLE STREET, P.O. BOX 339, NEW LENOX, IL 60451 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 1, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 16, 2001 in the Cook County Recorder of Deed's Office as Document Number 0010959551.

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

Lot 135 in Willowshire Estates Unit 3, a Subdivision of part of the Southwest 1/4 in Section 32, Township 38 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 8438 Buckingham Court, Willow Springs, IL 60480. The Real Property tax identification number is 18-32-315-022-0000

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

The interest rate on the Note was increased from 6.00% fixed to 6.25% fixed. The Maturity Date has been extended to April 1, 2007.

**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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 1032

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 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 APRIL 1, 2005.**

GRANTOR:

X   
Kevin J. Karey

X   
Susan L. Karey

LENDER:

NLSB BANK  
X   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1032

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

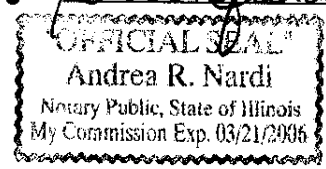
On this day before me, the undersigned Notary Public, personally appeared **Kevin J. Karey and Susan L. Karey**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 22 day of April, 20 05

By Andrea R. Nardi Residing at Brookfield, IL

Notary Public in and for the State of Illinois

My commission expires 3/21/06



### LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
 COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, 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 \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public In and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_