

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

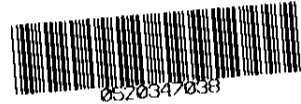
HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423

**WHEN RECORDED MAIL TO:**

HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423

**SEND TAX NOTICES TO:**

HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423



Doc#: 0520347038  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 07/22/2005 10:26 AM Pg: 1 of 4

**FOR RECORDER'S USE ONLY**

Millennium Title #04-1600CE #

This Modification of Mortgage prepared by:

DERRI L. GIBSON, LOAN PROCESSOR  
HERITAGE BANK  
20201 South LaGrange Road  
Frankfort, IL 60423

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2005 is made and executed between R. SCOTT DONKEL, MARRIED TO NANCY PRIMO, whose address is 808 ARGYLE, FLOSSMOOR, IL 60422 (referred to below as "Grantor") and HERITAGE BANK, whose address is 20201 South LaGrange Road, Frankfort, IL 60423 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 3, 2005 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED IN THE COOK COUNTY RECORDER'S OFFICE, RECORDING #0501347023, RECORDED JANUARY 13, 2005.**

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

LOT 4 IN BLOCK 13 IN THE SUBDIVISION OF 54.55 ACRES IN THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 808 ARGYLE, FLOSSMOOR, IL 60422. The Real Property tax identification number is 31-01-408-011-0000

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

**PRINCIPAL AMOUNT INCREASED FROM \$300,000.00 TO \$350,000.00 AND RATE HAS BEEN INCREASED TO 6.75% FROM 6.25%.**

**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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 15011222140112

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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.

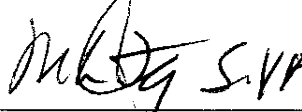
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2005.**

GRANTOR:

x   
R. SCOTT DONKEL

LENDER:

HERITAGE BANK

x   
Authorized Signer

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## MODIFICATION OF MORTGAGE

Loan No: 15011222140112

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared **R. SCOTT DONKEL**, 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 13<sup>th</sup> day of July, 20 05

By [Signature] Residing at Chicago Heights, IL

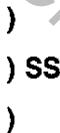
Notary Public in and for the State of Illinois

My commission expires 7-16-08

### LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook



On this 13<sup>th</sup> day of July, 2005 before me, the undersigned Notary Public, personally appeared Carol A. Faso and known to me to be the Notary Public, 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 Carol A. Faso Residing at Chicago Heights, IL

Notary Public in and for the State of Illinois

My commission expires 3-16-06



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## MODIFICATION OF MORTGAGE (Continued)

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