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**RECORDATION REQUESTED BY:**

State Farm Bank, F.S.B.  
Bank Loan Center  
PO Box 2328  
Bloomington, IL 61702

Doc#: 0520716179  
Eugene "Gene" Moore Fee: \$30.50  
Cook County Recorder of Deeds  
Date: 07/26/2005 02:34 PM Pg: 1 of 4

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE  
1228 EUCLID AVENUE, SUITE 400  
CLEVELAND, OHIO 44115  
ATTN: FT1120

**SEND TAX NOTICES TO:**

DONALD J BERRY  
SUSAN A BERRY  
107 CLIFF ST  
WILLOW SPRINGS, IL 60480

**FOR RECORDER'S USE ONLY**



This Modification of Mortgage prepared by:

Moulina Kasarla, Home Equity Processor  
State Farm Bank, F.S.B.  
PO Box 2328  
Bloomington, IL 61702

F25079600

7421837

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 26, 2005, is made and executed between DONALD J BERRY and SUSAN A BERRY A/K/A SUSAN A KOHLSTEDT; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is PO Box 2328, Bloomington, IL 61702 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 30, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on 01-15-2004, in Document No. 0401527035, in Cook county records.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 107 CLIFF ST, WILLOW SPRINGS, IL 60480. The Real Property tax identification number is \_\_\_\_\_

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

Principal increase of \$15,000. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$20,000.00. The maturity date of the Mortgage will be 06-30-2012.

**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

SK  
7/26/05  
MJK

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 08524059334

Page 2

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 MAY 26, 2005.**

GRANTOR:

X Donald J Berry  
DONALD J BERRY

X Susan A Berry  
SUSAN A BERRY

LENDER:

STATE FARM BANK, F.S.B.  
X Steven W. Hahn  
Authorized Signer  
STEVEN W. HAHN  
HOME EQUITY MANAGER

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 08524059334

(Continued)

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Orland Park

)  
) SS  
)



On this day before me, the undersigned Notary Public, personally appeared **DONALD J BERRY** and **SUSAN A BERRY**, as **Husband and Wife**, 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 26<sup>th</sup> day of May, 2005.

By Carrie Garand Residing at Orland Park, IL

Notary Public in and for the State of IL

My commission expires 5-17-08

### LENDER ACKNOWLEDGMENT

STATE OF Missouri

COUNTY OF St. Charles

)  
) SS  
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On this 3<sup>rd</sup> day of June, 2005 before me, the undersigned Notary Public, personally appeared STEVEN W. HAHN and known to me to be the MANAGER, 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 M. Cox Residing at St. Charles, MO

Notary Public in and for the State of Missouri

My commission expires 4-24-06



**SUSAN M. COX**  
St. Charles County  
My Commission Expires  
April 24, 2006

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## EXHIBIT A

Lots 20 and 21 in the Subdivision of that part of Lot 1 lying North of Archer Road of the Plat of Estate of George Beebe, being a subdivision of that part of the West Half of the Southwest Quarter lying South of the Chicago and Alton Railroad right of way and the fraction of the Southwest Quarter of said Section 33, lying North of the North 90-foot line of the Illinois and Michigan Canal of Section 33, Township 38 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, according to the Plat of said Subdivision recorded September 29, 1905 as Document Number 3760161, in Book 90 of Plats, page 31, in Cook County, Illinois.

Permanent Parcel Number: 18-33-310-019 (Parcel #1)  
18-33-310-020 (Parcel #2)  
DONALD J. BERRY AND SUSAN A. KOHLSTEDT

107 CLIFF STREET, WILLOW SPRINGS IL 60480  
Loan Reference Number : 53823509  
First American Order No: 7421837  
Identifier: L/ELS