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RECORDATION REQUESTED BY:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194



Doc#: 0522955013 Fee: \$30.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 08/17/2005 10:17 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Central Loan Operations
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

6634809-8300

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 14, 2005, is made and executed between John G Ryan, Jr and Elizabeth Ryan, F/K/A Elizabeth Petkus, His Wife (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Road, Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 25, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in Cook County on November 18, 2002 as Document #0021269151.

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

LOT 12 (EXCEPT THE SOUTH 50 FEET) AND THE SOUTH 20 FEET OF LOT 13 IN BLOCK 12 IN FIELD PARK SUBDIVISION OF THE WEST 5/8 OF THE WEST 1/2 OF SECTION 5, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4029 N Johnson Ave, Western Springs, IL 60558. The Real Property tax identification number is 18-05-109-003-0000.

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

Increase Mortgage from \$110,306.96 to \$113,700.00.

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 Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly

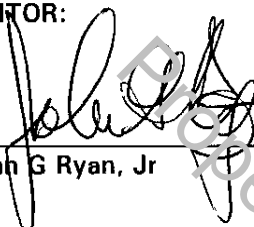
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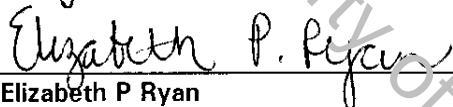
MODIFICATION OF MORTGAGE (Continued)

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 14, 2005.

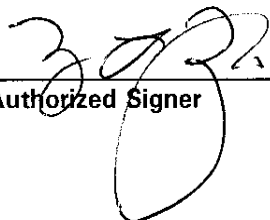
GRANTOR:

X  _____
John G Ryan, Jr

X  _____
Elizabeth P Ryan

LENDER:

HERITAGE BANK OF SCHAUMBURG

X  _____
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **John G Ryan, Jr and Elizabeth P Ryan**, 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 15th day of July, 2005.

By [Signature] Residing at Seaburnburg, IL

Notary Public in and for the State of Illinois

My commission expires 3-3-2007



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this 15th day of JULY, 2005 before me the undersigned Notary Public, personally appeared NANCY L. ZAWASKI and known to me to be the LOAN OFFICER, 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 Linda M. Gaeding Residing at Stromwood, IL

Notary Public in and for the State of ILLINOIS

My commission expires 9-18-05



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MODIFICATION OF MORTGAGE (Continued)

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