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2005

Loan #2000538089

Prep. By:

After recording return to:

THE NORTHERN TRUST COMPANY
50 S. LASALLE STREET
CHICAGO IL 60673
ATTN. COMMUNITY LENDING B-A

GIT



Doc#: 0531347077 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/09/2005 10:34 AM Pg: 1 of 4

MORTGAGE MODIFICATION AGREEMENT
AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT
(Reduced Credit Limit, Same Interest Rate, Payment)

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into as of October 17, 2005, by and between Michael E. Keenum Individually, Kathleen M. Keenum Individually, & Kathleen E. Keenum Trustee Of The Kathleen M. Keenum Trust Dtd 11/15/93 (hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").

WHEREAS, the Borrower has entered into The Northern Trust Company Credit Line Agreement and Disclosure Statement (the "Agreement") dated January 26, 2004, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$653,000.00 (the "Credit Limit");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee a Mortgage (the "Mortgage") dated January 26, 2004, pursuant to which the Borrower did mortgage, grant, warrant, and convey to the Bank the property located in the County of Cook, State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address of 120 Fairbank Road, Riverside Illinois 60546, which Mortgage was recorded on February 5, 2004, as Document No. 0403611047 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrower has requested that the Credit Limit be decreased from \$653,000.00 to \$460,000.00, and the Bank is willing so to do provided the Borrower executes this Amendment and any further documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

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Now, therefore, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereto hereby agree as follows:

1. Amendment to Mortgage. The first paragraph on the first page of the Mortgage (the "Maximum Lien" clause) is hereby amended by substituting "\$460,000.00" [new Credit Limit] for "\$653,000.00" [original Credit Limit].

2. Amendment to Agreement. The Agreement is amended by substituting "\$460,000.00" [new Credit Limit] for "\$653,000.00" [original Credit Limit].

3. Payment. Borrower agrees to pay Bank \$192,749.40 (as of October 12, 2005) plus accrued interest and unpaid fees by 10/21/05.

4. Effective Date. This Amendment is effective as of October 21, 2005.


5. References. Wherever in the Mortgage, the Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.

6. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.

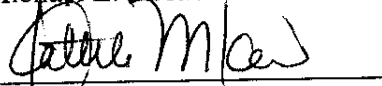
7. Miscellaneous. This amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment.

BORROWERS:

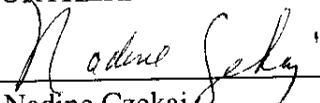
x 

Michael E. Keenum

x 

Kathleen M. Keenum Individually And As Trustee
Of The Kathleen M. Keenum Trust Dated 11/15/93

THE NORTHERN TRUST COMPANY

By: 
Nadine Czeka

Its: Second Vice President

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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, Linda A. Brennan, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Michael E. Keenum personally appeared before me and acknowledged that he executed and delivered the foregoing instrument as 1 free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this
24th day of October 2005.

Linda A. Brennan
Notary Public

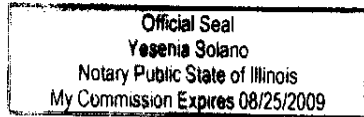
My Commission Expires: 4-15-07



STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, Yesenia Solano, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Nadine Czekaj, Second Vice President of THE NORTHERN TRUST COMPANY, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as such Second Vice President and is personally known to me to be such Second Vice President, appeared before me this day in person and acknowledged that he/she signed and delivered and attested the said instrument as his/her free and voluntary act as such Second Vice President, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.

Given under my hand and notarial seal this
13th day of October, 2005.



Yesenia Solano
Notary Public

My Commission Expires: 8/25/29

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EXHIBIT A

LEGAL DESCRIPTION:

LOT 9 IN BLOCK 7 IN FIRST DIVISION OF RIVERSIDE IN THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 15-36-305-002-0000

Mortgage Modification Agreement and
Amendment to Agreement and Disclosure Statement decrease with payment (10/03)

Property of Cook County Clerk's Office