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Doc#: 0531835406 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/14/2005 01:28 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Royal American Bank
645 Tollgate Road Suite 100
Elgin, IL 60123-9317

025026795

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Cynthia Litts, Loan Operations Assistant
Royal American Bank
645 Tollgate Road Suite 100
Elgin, IL 60123-9317

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2005, is made and executed between Judith A. Texter, F/K/A Judith A. Anglim, a married woman, whose address is 8811 W. 84th Street, Justice, IL 60458 (referred to below as "Grantor") and Royal American Bank, whose address is 645 Tollgate Road Suite 100, Elgin, IL 60123-9317 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 1, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded October 17, 2000 as Document Number 00813108 by the Cook County Recorder. *yhC*

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

UNIT 1510 AS DELINATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL):

LOTS 13, 14, 15 AND 16 IN SUBDIVISION OF BLOCK 3 OF OUTLOT 'A' OF WRIGHTWOOD, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 17, 1886 AS DOCUMENT 773976 IN BOOK 24 OF PLATS, PAGE 31, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED AS DOCUMENT 23671679, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 2626 N. Lakeview Ave. Apt. 1510, Chicago, IL 60614. The Real Property tax identification number is 14-28-318-064-1166.

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

This Modification of Mortgage shall reflect: 1) That the above referenced Mortgage now secures a Credit Agreement dated August 1, 2005 in the principal amount of \$30,000.00 from Robert J. Anglim and Judith A. Texter to Lender together with all renewals, extensions, modifications, refinancings, consolidations and

BOX 334 CTI

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

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substitutions for the Promissory Note 2) That the mortgage maturity date of August 1, 2005 is hereby deleted in its entirety. 3) In addition, at no time shall the principal amount of the indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$30,000.00. All other terms and conditions remain the same.

This Mortgage does not constitute homestead property for the spouse of Judith A. Texter F/K/A Judith A. Anglim.

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 endorser 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 AUGUST 1, 2005.

GRANTOR:

x *Judith A. Texter*
Judith A. Texter, F/K/A Judith A. Anglim

LENDER:

ROYAL AMERICAN BANK

x *Albert Raddiffe SR*
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DePaul)

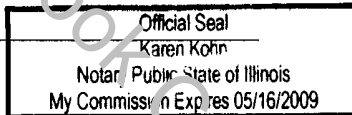
On this day before me, the undersigned Notary Public, personally appeared **Judith A. Texter, F/K/A Judith A. Anglim**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1ST day of August, 2005.

By Karen Kohn Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

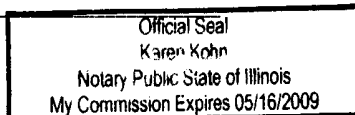
STATE OF Illinois)
) SS
 COUNTY OF DePaul)

On this 1ST day of August, 2005 before me, the undersigned Notary Public, personally appeared ALBERT J. RADOLIFF and known to me to be the SENIOR VICE PRESIDENT 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 Karen Kohn Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



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