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WHEN RECORDED MAIL TO:
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

Doc#: 0614449064 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/24/2006 02:07 PM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
L.K. Stephens
Heritage Community Bank
18301 South Halsted Street
Glenwood, IL 60425

MODIFICATION OF MORTGAGE

424735- THIS MODIFICATION OF MORTGAGE dated 04-22-06, is made and executed between Richard A. Jordan and Joyce Jordan, husband and wife, as tenants by the entirety, whose address is 502 Wysteria Dr., Olympia Fields, IL 60461 (referred to below as "Grantor") and Heritage Community Bank, whose address is 18301 South Halsted Street, Glenwood, IL 60425 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 16, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded 04-22-2002 as document # 0020458773.

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

(see attached)

The Real Property or its address is commonly known as 502 Wysteria Dr., Olympia Fields, IL 60461. The Real Property tax identification number is 32-18-315-099.

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

increase credit limit to \$122,000.00.

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 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

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(Continued)**

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MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED 04-22-06.

GRANTOR:

X *Richard A. Jordan*
Richard A. Jordan

X *Joyce Jordan*
Joyce Jordan

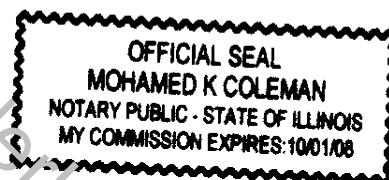
LENDER:

HERITAGE COMMUNITY BANK

X *Lisa Stephens*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENTSTATE OF ILLINOISCOUNTY OF Cook

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared **Richard A. Jordan and Joyce Jordan**, 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 21ST day of APRIL, 20 06

By MOHAMED COLEMAN Residing at _____

Notary Public in and for the State of ILLINOIS

My commission expires 10-1-08

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LENDER ACKNOWLEDGMENT

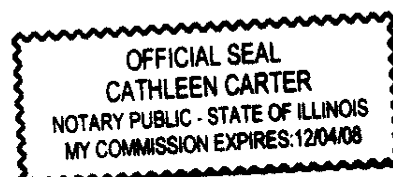
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 21ST day of APRIL, 2006 before me, the undersigned Notary Public, personally appeared LINDA STEPHENS and known to me to be the LOAN PROCESSOR, 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 Cathleen A Carter Residing at _____

Notary Public in and for the State of ILLINOIS

My commission expires 12-4-08



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PARCEL 1:

LOT 9 IN WYSTERIA ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 12, 1996 AS DOCUMENT NUMBER 96941506, BEING A SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 18, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS OVER OUTLOTS 89 AND 90 FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DOCUMENTS RECORDED AS 91-053222 TO 91-053223.