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RECORDATION REQUESTED BY:

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



Doc#: 0619508095 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/14/2008 02:17 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

J. Menard, Vice President - Loan Operations
Royal American Bank
645 Tollgate Road Suite 100
Elgin, IL 60123-9317

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 15, 2006, is made and executed between William J. Brandt, whose address is 516 S. Kennicott, Arlington Heights, IL 60005 and Teri A. Brandt, whose address is 516 S. Kennicott, Arlington Heights, IL 60005 (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 September 3, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in the office of the Recorder of Deeds of Cook County, Illinois, as document #0424708084.

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

LOT 2 IN BLOCK 1 IN THOMAS A. CATINO'S UNIT NO. 1 FIRST ADDITION TO ARLINGTON HEIGHTS, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING A POINT 485.68 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHWEST 1/4 AND ON THE EAST LINE OF THE NORTHWEST 1/4; THENCE WESTERLY 658.96 FEET ON THE SOUTH LINE OF MINNECI'S ARLINGTON HEIGHTS RESUBDIVISION; THENCE SOUTHERLY AND PARALLEL WITH THE EAST LINE OF THE NORTHWEST 1/4 484.34 FEET TO THE SOUTH LINE OF THE NORTHWEST 1/4; THENCE EASTERLY ON THE SOUTH LINE OF THE NORTHWEST 1/4 658.96 FEET TO THE SOUTHEAST CORNER OF THE NORTHWEST 1/4; THENCE NORTH 485.68 FEET TO THE POINT OF BEGINNING; ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MAY 4, 1962 AS DOCUMENT LR2032067 IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 516 S. Kennicott, Arlington Heights, IL 60005. The Real Property tax identification number is 03-31-109-025-0000.

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

This Mortgage now secures a Home Equity Line of Credit Agreement dated February 15, 2006 in the principal amount of \$138,000; That the maximum lien of this Mortgage is hereby increased to \$138,000.00.

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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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 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 FEBRUARY 15, 2006.

GRANTOR:

x William J. Brandt
William J. Brandt

x Teri A. Brandt
Teri A. Brandt

LENDER:

ROYAL AMERICAN BANK

x Albert E. Radloff, Sr VP
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DeWitt)

On this day before me, the undersigned Notary Public, personally appeared **William J. Brandt and Teri A. Brandt**, 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 February, 2006.
 By Karen Kohn Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

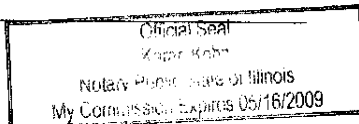
STATE OF Illinois)
) SS
 COUNTY OF DeWitt)

On this 15th day of February, 2006 before me, the undersigned Notary Public, personally appeared ALBERT E. KADAR 1978 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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MODIFICATION OF MORTGAGE (Continued)

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