

UNOFFICIAL COPY

RECORDATION REQUESTED BY:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608



Doc#: 0705933008 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/28/2007 07:47 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Sandra A. Sarelli
METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 22, 2007, is made and executed between Chicago Title Land Trust Company as Successor Trustee to LaSalle Bank National Association as Successor Trustee to Commercial National Bank of Berwyn, not personally but as Trustee under Trust Agreement dated May 18, 1992 and known as Trust No. 920305 (referred to below as "Grantor") and METROPOLITAN BANK AND TRUST COMPANY, whose address is 2201 WEST CERMAK ROAD, CHICAGO, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 3, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 13, 2003 as Document Number 0316447298.

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

Parcel 1: Lots 5 through 14, both inclusive, in Block 4 in Carey's Subdivision, being a Subdivision of the Southwest 1/4 of the Southwest 1/4 of Section 22, Township 39 North, Range 13, East of the Third Principal Meridian, (except the Southwest 1/4 of the Southwest 1/4 of the Southwest 1/4), in Cook County, Illinois.

The Real Property or its address is commonly known as 4615 W. 20th Street, Cicero, IL 60804. The Real Property tax identification number is 16-22-307-011 (Affects Lot 14), 16-22-307-012 (Affects Lot 13), 16-22-307-013 (Affects Lot 12), 16-22-307-014 (Affects Lot 11), 16-22-307-015 (Affects Lot 10), 16-22-307-016 (Affects Lot 9) and 16-22-307-017 (Affects Lot 5 to 8).

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

- (1) Increase Note amount to \$396,249.04;
- (2) Change interest rate to 7.75% effective February 22, 2007;
- (3) Change monthly principal and interest payment to \$3,359.00, effective with March 3, 2007 payment;
- and (4) All other terms of original documentation remain in full force and effect.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

BOX 334 CTV

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

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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 FEBRUARY 22, 2007.

GRANTOR:

**CHICAGO TITLE LAND TRUST COMPANY AS SUCCESSOR TRUSTEE TO
LASALLE BANK NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE TO
COMMERCIAL NATIONAL BANK OF BERWYN, TRUST NO. 920305**

**CHICAGO TITLE LAND TRUST COMPANY AS SUCCESSOR TRUSTEE TO
LASALLE BANK NATIONAL ASSOCIATION AS SUCCESSOR TRUSTEE TO
COMMERCIAL NATIONAL BANK OF BERWYN, not personally but as
Trustee under that certain trust agreement dated 05-18-1992 and known
as Chicago Title Land Trust Company as Successor Trustee to LaSalle
Bank National Association as Successor Trustee to Commercial National
Bank of Berwyn, Trust No. 920305.**

By: *Lynnda S. Barrie* **ASST. VICE PRESIDENT**
**Authorized Signer for Chicago Title Land Trust Company as
Successor Trustee to LaSalle Bank National Association as
Successor Trustee to Commercial National Bank of Berwyn**



LENDER:

ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN

METROPOLITAN BANK AND TRUST COMPANY

X _____
Authorized Signer

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It is expressly understood and agreed by and between the parties hereto, anything to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against CHICAGO TITLE LAND TRUST COMPANY, or account of this instrument or on account of any warranty, indemnity, representation, covenant or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

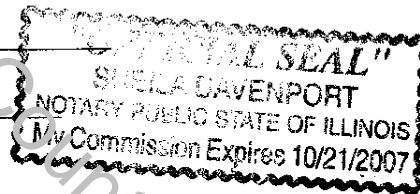
On this 22nd day of February, 2007 before me, the undersigned Notary Public, personally appeared LYNDA S. BARRIE ASST. VICE PRESIDENT
CHICAGO TITLE LAND TRUST COMPANY

, and known to me to be (a) authorized trustee(s) or agent(s) of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she/they is/are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Sheila Davenport Residing at _____

Notary Public in and for the State of _____

My commission expires _____



Cook County Clerk's Office

LETTER OF DIRECTION TO TRUSTEE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$372,648.13	06-03-2003	06-03-2008	11317682	160 / 92		GKH	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Lender: METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

TO: Chicago Title Land Trust Company as Successor Trustee to LaSalle Bank National Association as Successor Trustee to Commercial National Bank of Berwyn
181 W. Madison Street, 17th Floor
Chicago, IL 60602

DATE: February 21, 2007

AUTHORIZATION AND DIRECTION. We hereby authorize and direct you in your capacity as Trustee under the Trust Agreement numbered 920305, dated May 18, 1992 and known as Chicago Title Land Trust Company as Successor Trustee to LaSalle Bank National Association as Successor Trustee to Commercial National Bank of Berwyn, Trust No. 920305 to execute (when applicable) and to deliver the following described documents, copies of which are attached hereto (when applicable) and expressly made a part of this Letter of Direction:

**Modification of Mortgage dated February 22, 2007 to Lender.
Deliver a Certified Copy of this Letter of Direction to Trustee.**

REAL PROPERTY DESCRIPTION. The real property covered by this Letter of Direction is located in Cook County, State of Illinois:

Parcel 1: Lots 5 through 14, both inclusive, in Block 4 in Carey's Subdivision, being a Subdivision of the Southwest 1/4 of the Southwest 1/4 of Section 22, Township 39 North, Range 13, East of the Third Principal Meridian, (except the Southwest 1/4 of the Southwest 1/4 of the Southwest 1/4), in Cook County, Illinois.

The Real Property or its address is commonly known as 4615 W. 20th Street, Cicero, IL 60804. The Real Property tax identification number is 16-22-307-011 (Affects Lot 14), 16-22-307-012 (Affects Lot 13), 16-22-307-013 (Affects Lot 12), 16-22-307-014 (Affects Lot 11), 16-22-307-015 (Affects Lot 10), 16-22-307-016 (Affects Lot 9) and 16-22-307-017 (Affects Lot 5 to 8).

DELIVERY OF DOCUMENTS. All documents should be delivered to Lender at the address shown below in the Receipt of Documents section.

CERTIFICATION AND WARRANTY. Each of the undersigned hereby certifies and warrants to Chicago Title Land Trust Company as Successor Trustee to LaSalle Bank National Association as Successor Trustee to Commercial National Bank of Berwyn as Trustee that: (A) Each of the undersigned Beneficiaries is of legal age and under no legal disability whatsoever; (B) Each of the undersigned Beneficiaries has read, examined, and approved the documents described above; (C) All the statements contained in the documents are true and correct; and (D) Each of these representations and warranties is made for the purpose of inducing Chicago Title Land Trust Company as Successor Trustee to LaSalle Bank National Association as Successor Trustee to Commercial National Bank of Berwyn to act as directed above.

THIS LETTER OF DIRECTION TO TRUSTEE IS DATED February 22, 2007

BENEFICIARY:

Thomas Fiore
X _____
Thomas Fiore

John Fiore
X _____
John Fiore

Received on *2/22/07*
By: _____

RETURN TO:

METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608