

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

TRUST #15174  
7800 WEST 95TH STREET  
HICKORY HILLS, IL 60457



Doc#: 0713102205 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/11/2007 01:51 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Standard Bank and Trust  
Company  
Loan Servicing Department  
7725 West 98th Street  
Hickory Hills, IL 60457

**SEND TAX NOTICES TO:**

STANDARD BANK AND  
TRUST CO.  
9321 WICKER AVENUE  
ST. JOHN, IN 46373

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:  
MARY ANNE HACKETT, LOAN PROCESSOR  
STANDARD BANK AND TRUST CO.  
7725 West 98TH STREET  
HICKORY HILLS, IL 60457

O'Connor Title  
Services, Inc.

7131-0074

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 27, 2007, is made and executed between STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174, not personally but as Trustee on behalf of TRUST #15174 (referred to below as "Grantor") and STANDARD BANK AND TRUST CO., whose address is 7800 W. 95TH STREET, HICKORY HILLS, IL 60547 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 13, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED ON DECEMBER 1, 2003 AS DOCUMENT #0333545139.**

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

LOT 19 IN CRYSTAL TREE, BEING A SUBDIVISION OF PART OF THE EAST HALF OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10450 Misty Hill Road, Orland Park, IL 60462. The Real Property tax identification number is 27-08-402-006.

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

**THE INTEREST RATE IS BEING DECREASED TO PRIME MINUS 1% FLOATING, WITH THE CURRENT PRIME RATE OF 8.25%.**

**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

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## MODIFICATION OF MORTGAGE

(Continued)

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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.

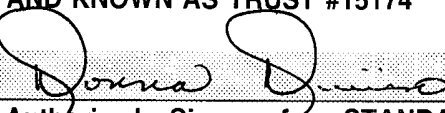
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 27, 2007.**

**GRANTOR:**

**TRUST #15174**

**STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174, not personally but as Trustee under that certain trust agreement dated 03-07-1996 and known as TRUST #15174.**

By: , Patricia Raipson, AVP & TO  
Authorized Signer for STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174

By: , Donna Diviero, ATO  
Authorized Signer for STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174

**LENDER:**

**STANDARD BANK AND TRUST CO.**

This instrument is signed, sealed and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said STANDARD BANK AND TRUST COMPANY only as such Trustee. Any claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake, nor shall it have any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustees, be under any duty or obligation to sequester the rents, issues, and profits arising from the property described or any other property which it may hold under the terms and conditions of said Trust Agreement.

X \_\_\_\_\_  
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

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### TRUST ACKNOWLEDGMENT

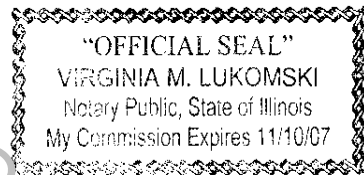
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 8th day of May, 2007 before me, the undersigned Notary Public, personally appeared Patricia Ralphson and Donna Diviero of **STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174, Trustee of TRUST #15174 and AVP & T**, ATO of **STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED MARCH 7TH, 1996 AND KNOWN AS TRUST #15174, Trustee of TRUST #15174**, and known to me to be authorized trustees or agents 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Virginia M. Labarschi Residing at 7800 W.95th St., Hickory Hills, IL.

Notary Public in and for the State of Illinois

My commission expires \_\_\_\_\_



Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )

) SS

COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, 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 \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

PROPERTY OF COOK COUNTY CLERK'S OFFICE