

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423



Doc#: 0717057100 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 06/19/2007 12:18 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423

**SEND TAX NOTICES TO:**

HERITAGE BANK  
Frankfort Banking Center  
20201 South LaGrange Road  
Frankfort, IL 60423

**FOR RECORDER'S USE ONLY**

BIT #992980

This Modification of Mortgage prepared by:  
TRACY MUSICK, LOAN PROCESSOR  
HERITAGE BANK  
20201 South LaGrange Road  
Frankfort, IL 60423

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 21, 2007, is made and executed between THOMAS J. ROE, JR., whose address is 2627 - 122ND PLACE, BLUE ISLAND, IL 60406 and BONNIE E. ROE, his wife, whose address is 2627 - 122ND PLACE, BLUE ISLAND, IL 60406 (referred to below as "Grantor") and HERITAGE BANK, whose address is 20201 South LaGrange Road, Frankfort, IL 60423 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 9, 2006 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED SEPTEMBER 27, 2006 AS DOCUMENT #0627047037 IN THE COUNTY OF COOK, ILLINOIS.**

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

LOT 6 (EXCEPT THE EAST 30 FEET THEREOF) IN WOODBURY'S ADDITION TO BLUE ISLAND, BEING A PART OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2638-40 VERMONT, BLUE ISLAND, IL 60406. The Real Property tax identification number is 24-36-229-038.

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

**PRINCIPAL INCREASE TO \$212,500, RATE CHANGED TO 7.50%, CONVERTED TO AN AMORTIZING LOAN WITH A 5 YEAR BALLOON.**

**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

4

# UNOFFICIAL COPY

Property of Cook County Clerk's Office

Authorized Signer

X *Curtis J. Polk*

HERITAGE BANK

LENDER:

BONNIE E. ROE

X *Bonnie E. Roe*

THOMAS J. ROE, JR.

X *Thomas J. Roe, Jr.*

GRANTOR:

21, 2007.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY

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.

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 22-290966-1

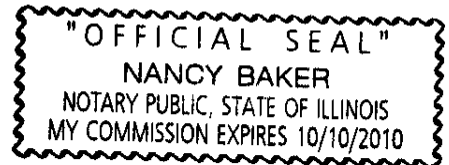
Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Will

)  
) SS  
)



On this day before me the undersigned Notary Public, personally appeared **THOMAS J. ROE, JR. and BONNIE E. ROE**, 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 21<sup>st</sup> day of May, 2007

By Nancy Baker

Residing at 20201 S Lagrange Rd

Notary Public in and for the State of Illinois

My commission expires 10/10/10

### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF WILL

)  
) SS  
)

On this 4<sup>th</sup> day of JUNE, 2007 before me, the undersigned Notary Public, personally appeared CAROL J. LOBUE and known to me to be the L.O., 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 Teresa J. Musick

Residing at JOUET, IL

Notary Public in and for the State of ILLINOIS

My commission expires 4/18/2011



# UNOFFICIAL COPY

Property of Cook County Clerk's Office

LASER PRO LENDING, Ver: 5.36.00.004 Copr: Harnd Financial Solutions, Inc: 1997, 2007. All Rights Reserved. IL J:\0\ANAPPS\C\FIL\PLUG201.FC TR-4370 PR-86