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RECORDATION REQUESTED BY:

Avni Sulejmani
Mukades Sulejmani
10701 Chaucer Drive
Willow Springs, IL 60480

Doc#: 0736540024 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 12/31/2007 09:33 AM 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

7362-0087
BOX 162

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 20, 2007 is made and executed between Avni Sulejmanoski, N/K/A Avni Sulejmani and Mukades Sulejmanoski, N/K/A Mukades Sulejmani, as Joint Tenants (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7800 W. 95TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 18, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED ON MARCH 28, 2003 AS DOCUMENT #30419020.

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

LOT 114 IN WILLOWSHIRE ESTATES UNIT 3 BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 32, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10701 Chaucer Drive, Willow Springs, IL 60480. The Real Property tax identification number is 18-32-314-014.

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

THE RATE IS BEING DECREASED TO PRIME MINUS 1% FLOATING, WITH THE CURRENT PRIME RATE OF 7.25%.

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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UNOFFICIAL COPY**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 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 DECEMBER 20, 2007.

GRANTOR:

X *Avni Sulejmani*
Avni Sulejmani

X *Mukades Sulejmani*
Mukades Sulejmani

LENDER:

STANDARD BANK AND TRUST COMPANY

X *Muamab*
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 5607973054

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

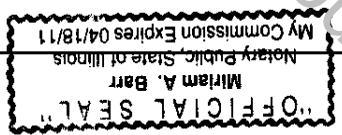
On this day before me, the undersigned Notary Public, personally appeared **Avni Sulejmani and Mukades Sulejmani**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20th day of December, 2007

By Muhammad Residing at 8601 W. Ogden Ave

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 Illinois)
) SS
 COUNTY OF Cook)

On this _____ day of _____, _____ before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for **STANDARD BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **STANDARD BANK AND TRUST COMPANY**, duly authorized by **STANDARD BANK AND TRUST COMPANY** 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 in fact executed this said instrument on behalf of **STANDARD BANK AND TRUST COMPANY**.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

PROPERTY OF COOK COUNTY CLERK'S OFFICE