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RECORDATION REQUESTED BY:

STANDARD BANK AND
TRUST COMPANY
COMMERCIAL
7800 W. 95TH STREET
HICKORY HILLS, IL 60547



Doc#: 0810033182 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/09/2008 03:14 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
Company
7725 West 98th Street
Hickory Hills, IL 60457

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

8100-0112

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 2, 2008, is made and executed between STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, 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 December 21, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED ON JANUARY 11, 2006 AS DOCUMENT #0601126156.

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

LOT 7 IN MISTY HARBOUR SUBDIVISION, BEING A SUBDIVISION OF THE NORTH HALF OF THE WEST HALF OF THE NORTHWEST QUARTER (EXCEPT THE SOUTH 5 ACRES THEREOF) OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 12802 Misty Harbour Lane, Palos Park, IL 60464. The Real Property tax identification number is 23-32-103-007.

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

RATE IS BEING DECREASED TO PRIME MINUS 1% FLOATING, WITH THE CURRENT PRIME RATE OF 5.25%.

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

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MODIFICATION OF MORTGAGE

Loan No: 2307155888

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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 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.

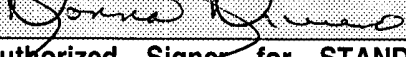
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 2, 2008.

GRANTOR:

TRUST #14591


STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591 and known as TRUST #14591.

By: , Patricia Rairison, AVP & TO
Authorized Signer for STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591

By: , Donna Diviero, ATO
Authorized Signer for STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591

LENDER:

STANDARD BANK AND TRUST COMPANY

X 
Authorized Signer

This instrument is signed, sealed and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all claims, demands and liabilities of the Trustee hereunder are to be performed by and 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 Trustee, be under any duty or obligation to acquire, 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.

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MODIFICATION OF MORTGAGE

Loan No: 2307155888

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TRUST ACKNOWLEDGMENT

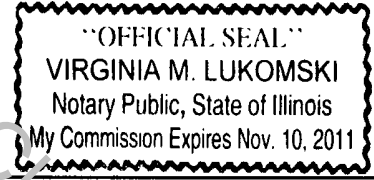
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 3rd day of April, 2008 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, AVP & TO of **STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591, Trustee of TRUST #14591 and** Donna Diviero, ATO of **STANDARD BANK AND TRUST COMPANY, AS TRUSTEE U/T/A DATED 10-6-94 AND KNOWN AS TRUST #14591, Trustee of TRUST #14591**, 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. Lukomski Residing at 7800 W. 95th St., Hickory Hills, IL.

Notary Public in and for the State of Illinois

My commission expires _____



PROPOSED BY 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 **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