

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

First Bank  
Oak Lawn  
5665 West 95th Street  
Oak Lawn, IL 60453



Doc#: 0814804012 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 05/27/2008 08:46 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

First Bank  
110 Woodmere Road, Suite  
150  
Folsom, CA 95630

**SEND TAX NOTICES TO:**

Emmett Thomas Morrissey  
Trust  
Patrick William Morrissey  
Trust  
10249 South Western Avenue  
Chicago, IL 60643

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Paulette Walton, Loan Processor  
First Bank  
110 Woodmer Rd. Suite 150  
Folsom, CA 95630

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated March 31, 2008, is made and executed between Emmett Thomas Morrissey Trust and Patrick William Morrissey Trust, as tenants in common, whose address is 10249 South Western Avenue, Chicago, IL 60643 (referred to below as "Grantor") and First Bank, whose address is 5665 West 95th Street, Oak Lawn, IL 60453 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 12, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 16, 2002, In Cook County, Instrument No. 0021397884.

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

Unit No. 405-C in Carl Sandburg Village Condominium No. 1 as delineated on a survey of a portion of Lot 9 in Chicago Land Clearance Commission No. 3 being a consolidation of Lots and parts of Lots and vacated alleys in Bronson's Addition to Chicago and certain resubdivisions, all in the Northeast ¼ of Section 4, Township 39 North, Range 14, East and the Third Principal Meridian, in Cook County, Illinois; which Survey is attached as Exhibit "A" to the Declaration of Condominium recorded as document No. 25032908 together with its undivided percentage interest in the common elements, in Cook County, Illinois.

The Real Property or its address is commonly known as 10249 South Western Avenue, Chicago, IL 60643. The Real Property tax identification number is 17-04-216-064-1110.

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

Extend maturity from March 31, 2008 to March 31, 2013, The interest rate is hereby amended from the fixed rate of 5.50% to the fixed rate of 6.1%.

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## MODIFICATION OF MORTGAGE

Loan No: 982003300092

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**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 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 MARCH 31, 2008.**

**GRANTOR:**

**EMMETT THOMAS MORRISSEY TRUST**

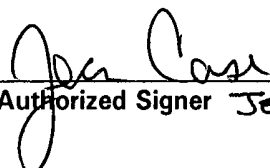
By:   
 Michael J. Morrissey, Trustee of Emmett Thomas Morrissey Trust

**PATRICK WILLIAM MORRISSEY TRUST**

By:   
 Michael J. Morrissey, Trustee of Patrick William Morrissey Trust

**LENDER:**

**FIRST BANK**

X   
 Authorized Signer JEAN CASE

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## MODIFICATION OF MORTGAGE

Loan No: 982003300092

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### TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 2nd day of MAY 2008 before me, the undersigned Notary Public, personally appeared **Michael J. Morrissey, Trustee of Emmett Thomas Morrissey Trust**, and known to me to be an authorized trustee or agent 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 is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Patricia Dudek Residing at 10113 S Lawrence Ct. Oak Lawn, Ill. 60453

Notary Public in and for the State of Illinois

My commission expires 8-20-2010



### TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 2nd day of MAY 2008 before me, the undersigned Notary Public, personally appeared **Michael J. Morrissey, Trustee of Patrick William Morrissey Trust**, and known to me to be an authorized trustee or agent 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 is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Patricia Dudek Residing at 10113 S Lawrence Ct. Oak Lawn, Ill. 60453

Notary Public in and for the State of Illinois

My commission expires 8-20-2010



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## MODIFICATION OF MORTGAGE

Loan No: 982003300092

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### LENDER ACKNOWLEDGMENT

STATE OF Illinois )

COUNTY OF Cook )

)  
) SS  
)



On this 2 day of May, 2008 before me, the undersigned Notary Public, personally appeared Zandee and known to me to be the Customer Service Manager, authorized agent for **First Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank**, duly authorized by **First Bank** 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 **First Bank**.

By Jean Case Residing at First Bank

Notary Public in and for the State of Illinois

My commission expires 8/20/09

PROPERTY OF COOK COUNTY CLERK'S OFFICE