

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

RBS CITIZENS, N.A.  
One Citizens Drive  
Riverside, RI 02915



Doc#: 0917304060 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/22/2009 09:10 AM Pg: 1 of 5

**WHEN RECORDED MAIL TO:**

RBS CITIZENS, N.A.  
Attn: Servicing Dept.  
443 Jefferson Boulevard JBW 212  
Warwick, RI 02886

**THIS INSTRUMENT PREPARED BY:**

RBS CITIZENS, N.A.  
443 Jefferson Boulevard  
Warwick, RI 02886

FIRST AMERICAN TITLE

ORDER # 1938059  
304

5

## FIRST AMENDMENT TO MORTGAGE

This First Amendment to Mortgage (this "Amendment") is made as of 19th, of May, 2009 by and between and Ravi Kasaram and Rama D Mula of Palantine, Illinois (the "Grantors") and RBS Citizens, N.A., a national banking association, One Citizens Drive, Riverside RI 02915 (the "Lender").

### Background

A. The Grantors granted to the Lender a Mortgage dated March 15, 2008 and recorded April 10, 2008 as Document No. 0810112129 in the Office of the Cook County Recorder of Deeds (the "Mortgage") creating a mortgage on certain land and premises described in EXHIBIT A attached hereto and made a part hereof and commonly known as 592 N Hidden Prairie Court, Palantine, Illinois (the "Property").

B. The Mortgage secures the obligations of the Grantors under a MORTGAGE AGREEMENT dated March 15, 2008 evidencing an open ended line of credit from Lender to the Grantors in an amount not to exceed Thirty Three Thousand Six Hundred (\$33,600.00) (the "Agreement").

C. The Lender and Grantors have agreed that the amount of credit secured by the Mortgage shall be reduced from \$33,600.00 to 27,100.00 upon the terms and subject to the conditions of this Amendment.

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D. The Grantor and the Lender desire to clarify and confirm that the Mortgage secures the obligations evidenced by the Agreement up to a maximum amount of \$27,100.00.

NOW, THEREFORE,

In consideration of the premises and the mutual covenants and agreements herein set forth, and in reliance on the representations and warranties contained herein, the parties hereby agree as follows:

Section 1. References; Defined Terms. All capitalized terms used herein and defined in the foregoing Recitals shall have the meanings given to such terms in the foregoing Recitals. All capitalized terms used but not defined herein shall have the meanings given to such terms in the Mortgage.

Section 2. Mortgage to secure amount of credit up to \$27,100.00. The Mortgage is hereby amended from securing the payment of all sums due under the Agreement between the Lender and the Grantors dated March 15, 2008, to solely securing the payment of all sums due under the Agreement, up to a maximum amount of \$27,100.00, plus interest, collection costs, attorney fees, and other amount due under the Agreement.

Section 3. No Other Changes. Except as modified by this Amendment, the terms of the Mortgage shall remain in full force and effect as modified by this Amendment, and the Mortgage shall continue to encumber the Property.

Section 4. Acceptance by Lender and Grantors. By their execution of this Amendment, the Lender and the Grantors accept and approve this First Amendment to Mortgage.

IN WITNESS WHEREOF, the Grantors have executed or caused this Amendment to be executed effective as of the 20<sup>th</sup> of May, 2009

**GRANTORS**

K. Ravi Kiran  
Ravi Kasaram

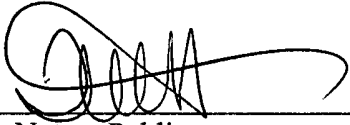
m. Rama D Mula  
Rama D Mula

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STATE OF ILLINOIS       )  
   ) ss.

COUNTY OF Cook )

I Tenishia N. Harmon, certify that Ravi Kasaram and Rama D Mula personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he (she or they) signed and delivered the instrument as his (her or their) free and voluntary act, for the uses and purposes therein set forth.

Before me:  \_\_\_\_\_  
 Notary Public  
 My commission expires: \_\_\_\_\_



**EXHIBIT A**

Insert Legal Description

Common Address: 592 N Hidden Prairie Court, Illinois,

Permanent Parcel Number: \_\_\_\_\_

Property of Cook County Clerk's Office

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## ACCEPTANCE BY LENDER

By its signature below, the Lender accepts, acknowledges and agrees to the First Amendment to Mortgage as set forth in the First Amendment to Mortgage to which this is attached.

IN WITNESS WHEREOF, the Lender has executed or caused this Agreement to be executed this 19th day of May, 2009.

### LENDER

RBS CITIZENS, N.A.

By: 

Daiva Ziukiene


Its:

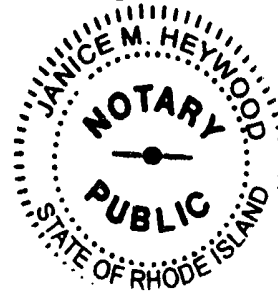
Bank Officer and

Duly Authorized Agent

STATE OF RHODE ISLAND      )  
  ) ss.  
COUNTY OF KENT      )

At Warwick, in said County, on this 19th day of May, 2009, personally appeared Daiva Ziukiene, a duly authorized agent of RBS CITIZENS, N.A. and s/he acknowledged this instrument, by him/her subscribed, to be his/her free act and deed and the free act and deed of RBS CITIZENS, N.A.

  
Notary Public: Janice M Heywood  
My Commission Expires: 10/28/2010



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## EXHIBIT A

### LEGAL DESCRIPTION

Legal Description: PARCEL 1: UNIT 3 OF LOT 7 IN HIDDEN PRAIRIE, BEING A RESUBDIVISION OF PART OF LOT 1 IN KUNTZE'S FIRST INDUSTRIAL ADDITION TO PALATINE BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 AND PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 15, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED JULY 16, 2001 AS DOCUMENT NUMBER 0010625389, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS AND ACCESS FROM ALL PORTIONS OF THE PROPERTY TO A PUBLIC RIGHT OF WAY OR OTHER PORTIONS OF THE PROPERTY AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR HIDDEN PRAIRIE RECORDED JULY 16, 2001 AS DOCUMENT 0010625390 IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: (2-15-102-173-0000 Vol. 0149

Property Address: 592 N Hidden Prairie Ct., Palatine, Illinois 60067

Property of Cook County Clerk's Office