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RECORDATION REQUESTED BY:

LAKE FOREST BANK AND
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

WHEN RECORDED MAIL TO:

LAKE FOREST BANK AND
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

SEND TAX NOTICES TO:

Chicago Title Land Trust
Company under trust
agreement dated May 8, 2002
and known as Trust Number
1110909



Doc#: 0919533097 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/14/2009 11:27 AM Pg: 1 of 4

FOR RECORDER'S USE ONLY

③ 8456979

This Modification of Mortgage prepared by:

Sara Sigurdsson
LAKE FOREST BANK AND TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 2, 2009, is made and executed between Chicago Title Land Trust Company, not personally but as Trustee on behalf of Chicago Title Land Trust Company under trust agreement dated May 8, 2002 and known as Trust Number 1110909 (referred to below as "Grantor") and LAKE FOREST BANK AND TRUST COMPANY, whose address is 727 N. BANK LANE, LAKE FOREST, IL 60045 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 19, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 28, 2008 in The Cook County Recorder's Office as Document # 0808835191.

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

LOT 22 IN PLUM GROVE ESTATES UNIT NO. 2, BEING A SUBDIVISION IN SECTION 35, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2007 Crestwood Lane, Palatine, IL 60067. The Real Property tax identification number is 02-35-402-001-0000.

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

The principal shall be decreased to \$151,000.00 and the interest rate shall be increased to The Wall Street Journal Prime Rate floating plus 0.50%. In addition, adjustments to the interest rate will be subject to a

BOX 333-CT

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 430625-1

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floor, whereby the interest rate shall under no circumstances be less than 4.50%.

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 2, 2009.

GRANTOR:

**CHICAGO TITLE LAND TRUST COMPANY UNDER TRUST AGREEMENT
DATED MAY 8, 2002 AND KNOWN AS TRUST NUMBER 1110909**

CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 05-08-2002 and known as Chicago Title Land Trust Company under trust agreement dated May 8, 2002 and known as Trust Number 1110909.



By: *Lynnda S. Bane* ASST. VICE PRESIDENT
Authorized Signer for Chicago Title Land Trust Company
Attestation not required

By: pursuant to corporate by-laws.
Authorized Signer for Chicago Title Land Trust Company

LENDER:

ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN

LAKE FOREST BANK AND TRUST COMPANY

x *Melissa Reed*
Authorized Officer

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MODIFICATION OF MORTGAGE

Loan No: 430625-1

(Continued)

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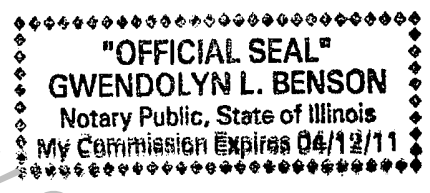
TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 4th day of MARCH, 2009 before me, the undersigned Notary Public, personally appeared LYNDA S. BARNIE, ASST. VICE PRESIDENT of Chicago Title Land Trust Company, Trustee of Chicago Title Land Trust Company under trust agreement dated May 8, 2002 and known as Trust Number 1110909 and _____ of Chicago Title Land Trust Company, Trustee of Chicago Title Land Trust Company under trust agreement dated May 8, 2002 and known as Trust Number 1110909, 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 Gwendolyn L. Benson Residing at _____

Notary Public in and for the State of _____
 My commission expires _____



Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 430625-1

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF LAKE)

On this 2nd day of March, 2009 before me, the undersigned Notary Public, personally appeared Melissa Reed and known to me to be the Consumer Banking Officer, authorized agent for **LAKE FOREST 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 **LAKE FOREST BANK AND TRUST COMPANY**, duly authorized by **LAKE FOREST 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 **LAKE FOREST BANK AND TRUST COMPANY**.

By [Signature]

Residing at 1949 St. Johns Ave.
Highland Park, IL
60035

Notary Public in and for the State of ILLINOIS

My commission expires 4-2-2012

