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RECORDATION REQUESTED BY:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7800 WEST 95TH STREET
HICKORY HILLS, IL 60457



Doc#: 1003312193 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/02/2010 02:25 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7800 WEST 95TH STREET
HICKORY HILLS, IL 60457

SEND TAX NOTICES TO:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7800 WEST 95TH STREET
HICKORY HILLS, IL 60457

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
STANDARD BANK AND TRUST COMPANY
7800 West 95th Street
Hickory Hills, IL 60457

10033 -0091

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 1, 2010, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust 18550, dated October 4, 2004, whose address is 7800 W 95th Street, Hickory Hills, IL 60457 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7800 WEST 95TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 6, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded December 8, 2004 as Document Numbers 0434302440 and 4034302441 respectively in the Office of the Recorder of Cook County, Illinois.

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

Lots 9, 10 and 11, Except the Southwesterly 40 feet of Lots 10 and 11, in Block 2 in Portia Manor, being Frederick H. Bartlett's subdivision in the Southwest 1/4 of Section 34, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 9228 Broadway Avenue, Brookfield, IL 60513. The Real Property tax identification number is 15-34-306-013-0000, 15-34-306-031-0000.

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

The Interest Rate is increased to 7.5% per annum. The Maturity date is extended to April 1, 2010. Repayment and Maturity are modified as follows: Borrower will pay this loan in 2 regular payments of \$1,183.64 each and one irregular las payment estimated at \$126,857.19. Borrower's first payment is due

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(Continued)**

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February 1, 2010, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on April 1, 2010, and will be for all principal and all accrued interest not yet paid. .

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.

MATURITY DATE EXTENSION AND RATE ADJUSTMENT. Notwithstanding the final payment date set forth in the Payment section of the Note, unless Lender has declared the entire unpaid principal balance under the Note and all unpaid interest immediately due as a result of an Event of Default prior to such final date: (a) the final payment will be extended until January 1, 2025 and (b) Borrower will make a regular monthly installment payment of \$1,183.64 to Lender on April 1, 2010 and (c) effective April 1, 2010 the interest rate payable on the remaining outstanding principal balance of the Note shall be adjusted to equal a then current commercial loan interest rate selected by Lender from those commercial loan interest rates then available from Lender for loans similar to the Loan evidenced by the Note. .

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 1, 2010.

GRANTOR:

TRUST 18550

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 10-04-2004 and known as Trust 18550.

By:  Patricia Ralphson, aVP
Authorized Signer for Standard Bank and Trust Company

By:  Donna Diviero, ATO
Authorized Signer for Standard Bank and Trust Company

This instrument is assumed, accepted and delivered by STANDARD BANK AND TRUST COMPANY, hereby in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said 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 Trustees, be under any duty or obligation to execute the terms, covenants and conditions hereof, and profits arising from the execution of any other property which it may hold under the terms and conditions of said Trust Agreement.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 101540219

LENDER:

STANDARD BANK AND TRUST COMPANY

X *Michelle M. Stubbins*
Authorized Signer

TRUST ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)

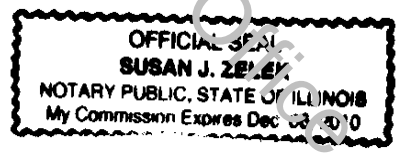
On this 28th day of January, 2010 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, ATO, of Standard Bank and Trust Company, Trustee of Trust 18550 and Donna Diviero, ATO of Standard Bank and Trust Company, Trustee of Trust 18550, and known to me to be authorized trustees 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 *Susan J. Zelen*

Residing at _____

Notary Public in and for the State of _____

My commission expires _____



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 101540219

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LENDER ACKNOWLEDGMENT

STATE OF Ill)
)
 COUNTY OF Cook) SS
)



On this 1st day of January, 2010 before me, the undersigned Notary Public, personally appeared Michelle Strickland and known to me to be the Vice President, 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 Betty L. McKeown Residing at Greenwood Park, Ill

Notary Public in and for the State of Ill

My commission expires 5/8/12

Cook County Clerk's Office