



Doc#: 1005429011 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/23/2010 11:29 AM Pg: 1 of 4

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This instrument was prepared by Note Custodian, CENTRUE BANK, 321 W MAIN ST, OTTAWA, Illinois 61350-2824

When recorded return to Note Custodian, CENTRUE BANK, 321 W MAIN ST, OTTAWA, Illinois 61350-2824

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 1, 2009. The parties and their addresses are:

MORTGAGOR:

ELLIOTT L WILLIAMS
20170 ST ANDREWS DR
OLYMPIA FIELDS, IL 60461

LENDER:

CENTRUE BANK
Organized and existing under the laws of Illinois
208 E. Veterans Parkway
Yorkville, IL 60560

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated OCTOBER 1, 2007 and recorded on OCTOBER 23, 2007 (Security Instrument). The Security Instrument was recorded in the records of COOK County, Illinois at DOCUMENT # 0729660063 and covered the following described Property:

PARCEL 1:

LOT 2 IN THE GREENS TOWNHOMES SUBDIVISION PHASE I, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS MADE BY BEVERLY TRUST COMPANY, AS SUCCESSOR TRUSTEE TO MATTESON-RICHTON BANK, AN ILLINOIS BANKING CORPORATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 15, 1987 AND KNOWN AS TRUST NUMBER 74-1669 RECORDED FEBRUARY 18, 1988 AS DOCUMENT 88071237 AND AS SHOWN ON PLAT OF THE GREENS TOWNHOMES SUBDIVISION PHASE I RECORDED

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FEBRUARY 19, 1988 AS DOCUMENT 88072428 AND AS CREATED BY DEED FROM BEVERLY TRUST COMPANY, AS SUCCESSOR AS TRUSTEE TO MATTESON-RICHTON BANK, AN ILLINOIS BANKING CORPORATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED JUNE 15, 1987 AND KNOWN AS TRUST NUMBER 74-1669 TO SUSAN K WICKSTROM RECORDED NOVEMBER 29, 1988 AS DOCUMENT 88546696 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS

PIN: 31-13-205-002

The property is located in COOK County at 20170 SAINT ANDREWS DR
, OLYMPIA FIELDS, Illinois 60461.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts and Future Advances. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 851001682, dated September 1, 2009, from WILLIAMS INSURANCE GROUP, INC. and APARTMENT OWNERS UNITED ASSOCIATION, INC. (Borrower) to Lender, with a maximum credit limit of \$175,000.00, with an initial interest rate of 6.0 percent per year (this is a variable interest rate and may change as the renewal note prescribes) and maturing on September 1, 2010.

(b) Future Advances. All future advances from Lender to WILLIAMS INSURANCE GROUP, INC. and APARTMENT OWNERS UNITED ASSOCIATION, INC. under the Specific Debts executed by WILLIAMS INSURANCE GROUP, INC. and APARTMENT OWNERS UNITED ASSOCIATION, INC. in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to WILLIAMS INSURANCE GROUP, INC. and APARTMENT OWNERS UNITED ASSOCIATION, INC. either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument.

(c) All Debts. All present and future debts from WILLIAMS INSURANCE GROUP, INC. and APARTMENT OWNERS UNITED ASSOCIATION, INC. to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(d) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

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4. **ADDITIONAL TERMS.** THIS MORTGAGE WAS SUBSEQUENTLY MODIFIED ON OCTOBER 15, 2008 & RECORDED ON DECEMBER 23, 2008 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT NO. 0835822044.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Elliott L Williams
ELLIOTT L WILLIAMS
Individually

LENDER:

Centrue Bank
By *Jason R. Penman, J.P.*
Jason R. Penman, Vice President

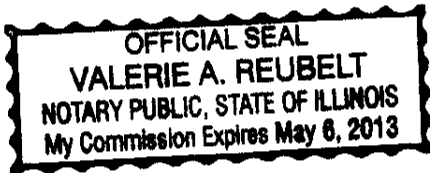
ACKNOWLEDGMENT.

(Individual)

State Illinois OF Cook County OF COOK ss.
This instrument was acknowledged before me this 8th day of October, 2009
by ELLIOTT L WILLIAMS .

My commission expires:

Valerie A. Reubelt
(Notary Public)



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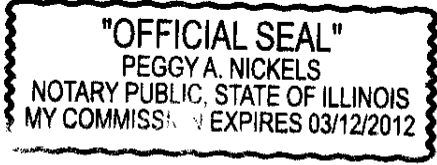
(Lender Acknowledgment)

State OF Illinois, County OF Kendall ss.

This instrument was acknowledged before me this 8th day of November, 2009
by Jason R. Penman -- Vice President of Centru Bank, a corporation, on behalf of the corporation.

My commission expires: 3-12-12

Peggy A. Nickels
(Notary Public)



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