

# UNOFFICIAL COPY



1011644036

**RECORDATION REQUESTED BY:**

First Bank  
O'Fallon  
804 West U.S. Highway 50  
O'Fallon, IL 62269-1827

Doc#: 1011644036 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/26/2010 10:32 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

FIRST BANK  
ATTN: DOCUMENT  
SERVICES  
560 ANGLUM ROAD  
HAZELWOOD, MO 63042

**SEND TAX NOTICES TO:**

First Bank  
Attn: RE Tax Department  
P.O. Box 790269  
St. Louis, MO 63179-0269

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Angela D. Johnson, Business Credit Center Processor  
First Bank  
P.O. Box 790269  
St. Louis, MO 63179-0269

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 22, 2010, is made and executed between Thomas J. Kamphuis, Sr., whose address is 11035 Deblin Lane #303, Oak Lawn, IL 60453 and Theresa A. Kamphuis, whose address is 11035 Deblin Lane #303, Oak Lawn, IL 60453; as husband and wife, as tenants by the entirety and not as joint tenants with rights of survivorship, nor as tenants in common (referred to below as "Grantor") and First Bank, whose address is 804 West U.S. Highway 50, O'Fallon, IL 62269-1827 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 23, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 25, 2007 as Document Number 0711556011.

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

**SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:**

UNIT 11035 - 303 IN ACORN GLEN CONDOMINIUMS AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE, CERTAIN LOTS IN ACORN GLEN BEING A RESUBDIVISION OF PART OF THE SOUTH 1/2 OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 94,837,949 AS MAY BE AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 11035 Deblin Lane #303, Oak Lawn, IL 60453. The Real Property tax identification number is 24-16-423-065-1115.

S Y  
P H  
S N  
M N  
SC Y  
E Y  
INT W

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

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

Extend maturity date from March 22, 2010 to September 22, 2010 and modify interest rate from First Bank Prime Plus 1.00% Variable, with an Interest Rate Floor of 5.50% to First Bank Prime Plus 2.00% Variable, with an Interest Rate Floor of 7.00%.

**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 endorser 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 22, 2010.**

**GRANTOR:**

X *Thomas J. Kamphuis, Sr.*  
Thomas J. Kamphuis, Sr.

X *Theresa Kamphuis*  
Theresa Kamphuis

**LENDER:****FIRST BANK**

X \_\_\_\_\_  
Authorized Signer

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## MODIFICATION OF MORTGAGE

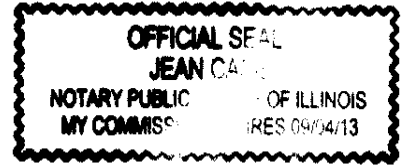
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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )



On this day before me, the undersigned Notary Public, personally appeared **Thomas J. Kamphuis, Sr. and Theresa Kamphuis**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22 day of March, 2010.

By Jean Case Residing at 5665 W 95th Oak Lawn Ill 60457

Notary Public in and for the State of Illinois

My commission expires 9-4-13



### LENDER ACKNOWLEDGMENT

STATE OF \_\_\_\_\_ )  
 ) SS  
 COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, 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 \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 982074229119

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