

# UNOFFICIAL COPY

Illinois Anti-Predatory  
Lending Database  
Program



**Doc#:** 1020931031 **Fee:** \$42.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
**Date:** 07/28/2010 12:08 PM Pg: 1 of 4

Certificate of Exemption

**Report Mortgage Fraud**  
800-532-8785

The property identified as: **PIN:** 14-19-113-001-0000

**Address:**

**Street:** 3857 North Hamilton Avenue

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60618

**Lender:** Amalgamated Bank

**Borrower:** Michael & Mary Ann Holland

**Loan / Mortgage Amount:** \$50,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** BAB52088-19AF-4176-B888-755C0C9575CD

**Execution date:** 07/22/2010

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WHEN RECORDED MAIL TO:  
 AMALGAMATED BANK OF  
 CHICAGO  
 ONE WEST MONROE  
 CHICAGO, IL 60603

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
 AMALGAMATED BANK OF CHICAGO  
 ONE WEST MONROE  
 CHICAGO, IL 60603

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated July 22, 2010, is made and executed between MICHAEL H. HOLLAND and MARY ANN HOLLAND, HUSBAND AND WIFE, AS JOINT TENANTS (referred to below as "Grantor") and AMALGAMATED BANK OF CHICAGO, whose address is ONE WEST MONROE, CHICAGO, IL 60603 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 23, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED MARCH 19, 2009 AS DOCUMENT # 0907808079 AND MODIFIED DECEMBER 17, 2009 AS DOCUMENT #1000408109 IN COOK COUNTY, ILLINOIS.**

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

LOT FORTY - SIX (46) IN BLOCK TWELVE (12) IN OGDEN AND OTHER'S SUBDIVISION IN SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3857 NORTH HAMILTON AVENUE, CHICAGO, IL 60618-3917. The Real Property tax identification number is 14-19-113-001-0000.

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

**DECREASING AMOUNT TO \$50,000.00. THE STATED MATURITY DATE OF THE MORTGAGE IS HEREBY DELETED. THE TERM AND DURATION OF THE MORTGAGE (AS HEREIN AND PREVIOUSLY MODIFIED) SHALL EXTEND UNTIL ALL THE INDEBTEDNESS (AS THEREIN DEFINED) IS FULLY PAID AND SATISFIED.**

**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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 003538927

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 JULY 22, 2010.

GRANTOR:

x Michael H. Holland  
MICHAEL H. HOLLAND

x Mary Ann Holland by Michael H. Holland as her Attorney in fact  
MARY ANN HOLLAND

LENDER:

AMALGAMATED BANK OF CHICAGO

x Joseph L. Pawelek  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 003538927

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

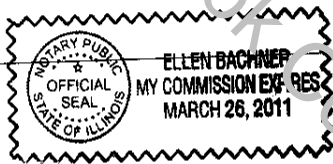
On this day before me the undersigned Notary Public, personally appeared **MICHAEL H. HOLLAND** and **MARY ANN HOLLAND**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 22ND day of JULY, 20 10

By Ellen Bachner Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

On this 22ND day of JULY, 2010 before me, the undersigned Notary Public, personally appeared JOSEPH L. HOOPER and known to me to be the ASST. VICE PRES., authorized agent for **AMALGAMATED BANK OF CHICAGO** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **AMALGAMATED BANK OF CHICAGO**, duly authorized by **AMALGAMATED BANK OF CHICAGO** 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 **AMALGAMATED BANK OF CHICAGO**.

By Ellen Bachner Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires

