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MAIL TO:
Hutchison, Anders & Hickey
16860 S. Oak Park Avenue
Tinley Park, IL 60477

Doc#: 1028039056 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/07/2010 11:16 AM Pg: 1 of 2

PREPARED BY:
Hutchison, Anders & Hickey
16860 S. Oak Park Ave.
Tinley Park, IL 60477
(708) 532-7100

SECOND MODIFICATION OF MORTGAGE

THIS INDENTURE WITNESSETH THAT THE MORTGAGORS, JASON ZANDY and JEANA ZANDY, 6430 West 166th Street, Tinley Park, Cook County, Illinois

MORTGAGE AND WARRANT TO FRANK CARLSON and ELIZABETH CARLSON, 16470 Beverly Avenue, Tinley Park, Cook County, Illinois

THE FOLLOWING DESCRIBED REAL ESTATE, to wit:

Lot 5 in Uzumecki's Subdivision of the West 1000 feet; except the East 110 feet thereof; and except the West 233 feet of the North 737.4 feet as measured along the East line of said West 233 feet; and except the North 500 feet of the East 657 feet of the West 890 feet thereof; and except streets previously dedicated; and except the East 107.125 feet of the West 140.125 feet of the North 255 feet of the South 288 feet of the South East Quarter of the South East Quarter of Section 19, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Index Number: 28-19-402-013-0000.

Commonly Known As: 6430 West 166th Street, Tinley Park, Illinois 60477

situated in the County of Cook, State of Illinois hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois and all right to retain possession of said premises after any default in payment or breach of any of the covenants or agreements contained herein.

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THE MORTGAGE dated June 23, 2008 and recorded July 7, 2008 as Document 0818940070 and Modification of Mortgage dated May 29, 2009 and recorded June 3, 2009 as Document 0915447003 are modified as follows:

1. The interest rate of the Mortgage Note shall be modified to 3.50% per annum.
2. The term of the Mortgage Note shall be modified from a 23 year payment schedule with monthly principal and interest payments of \$895.94 to a 20 year schedule with monthly principal and interest payments of \$869.18.
3. The first payment pursuant to the Modified Mortgage Note shall be due on October 1, 2010.
4. The new principal of the Modified Mortgage Note shall be \$149,867.39.

That all other terms and conditions set forth in the Original Mortgage dated June 23, 2008 and Modified Mortgage dated May 29, 2009 shall remain in full force and effect.

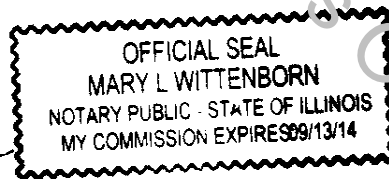
Date: October 1, 2010.

Jason Zandy
JASON ZANDY

Jenna Zandy
JENNA ZANDY
Jenna Zandy

Subscribed and Sworn to before me this
7th day of October, 2010.

Mary L. Wittenborn
Notary Public



Prepared By:
David L. Anders
Hutchison, Anders & Hickey
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