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RECORDATION REQUESTED BY:

Standard Bank and Trust
Company
7800 West 95th Street
Hickory Hills, IL 60457



Doc#: 1029433121 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/21/2010 01:42 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Standard Bank and Trust
Company
7800 West 95th Street
Hickory Hills, IL 60457

SEND TAX NOTICES TO:

Standard Bank and Trust
Company
7800 West 95th Street
Hickory Hills, IL 60457

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Mary B. Towey, Loan Documentat or Specialist
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

10293-0104
2010 10 21

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 15, 2010, is made and executed between Kathleen Moody, whose address is 12504 Thornberry Drive, Lemont, IL 60439 (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 March 12, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and Assignment of Rents recorded April 7, 2010 as Document numbers: 1009712071 and 1009712072 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:

LOT 77 IN BRIARCLIFFE, BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE NORTHWEST FRACTIONAL QUARTER AND THE WEST HALF OF THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 30, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 12504 Thornberry Drive, Lemont, IL 60439. The Real Property tax identification number is 22-30-310-014-0000.

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

The interest rate on the principal balance of the Note remaining unpaid from time to time will remain at 8.250%, per annum effective July 15, 2010. The 2nd. Mortgage and Assignment of Rents on Real Property located at 18910 John Avenue, Country Club Hills, Cook County, Illinois 60478 and the assignment of beneficial interest on Standard Bank and Trust Company Trust No. 19108 is released as collateral for this Loan. Repayment and maturity date have been modified as follows: Borrower will pay

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4034269001

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this loan in 32 regular payments of \$786.24 each and one irregular last payment estimated at \$86,199.96 due April 5, 2013, all as more fully set out in a Change in Terms Agreement of the same date herewith incorporated by this reference and as set forth in the Payment paragraph below.

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 JULY 15, 2010.

GRANTOR:

X 
Kathleen Moody

LENDER:

STANDARD BANK AND TRUST COMPANY

X 
Authorized Signer

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4034269001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)



On this day before me, the undersigned Notary Public, personally appeared **Kathleen Moody**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

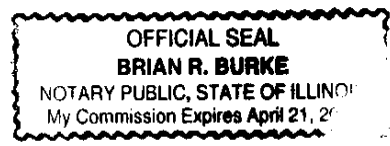
Given under my hand and official seal this 15 day of JULY, 2010

By [Signature]

Residing at Hickory Hills, IL

Notary Public in and for the State of ILLINOIS

My commission expires 4/21/13

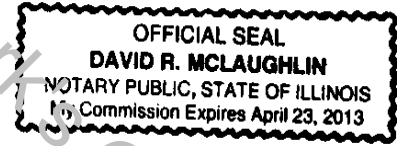


LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)



On this 15th day of JULY, 2010 before me, the undersigned Notary Public, personally appeared Brian R. Burke 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 [Signature]

Residing at Hickory Hills

Notary Public in and for the State of ILLINOIS

My commission expires 4/23/13