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RECORDATION REQUESTED BY:

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

Doc#: 1030033021 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/27/2010 08:46 AM Pg: 1 of 4

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:

MONIKA CZUBIAK, LOAN DOCUMENTATION SPECIALIST
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

10299-0076

BOX 102

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 1, 2010, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust No. 18756 dated March 23, 2005, whose address is 7800 West 95th Street, Hickory Hills, IL 60457 (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 August 12, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded August 12, 2005 as Document No. 0522447093 and Document No. 0522447094, 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:

UNITS NUMBER 3 AND 4 IN OAK CENTER CONDOMINIUM NUMBER 1, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: THE SOUTH 64.19 FEET OF LOT 4; ALL OF LOT 5; THE NORTH 120.81 FEET OF LOT 6; AND THE 20.0 FOOT VACATED ALLEY BETWEEN LOTS 5 AND 6 IN LORE GARDENS SUBDIVISION OF THE EAST 300 FEET OF THE SOUTH 675.81 FEET OF THE WEST 13 1/3 ACRES OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 16 LYING EAST OF THE EAST LINE OF SAID LOREL GARDENS SUBDIVISION; LYING WEST OF LOT 12 IN A.T. MCINTOSH AND COMPANY LARAMIE ACRES, A SUBDIVISION OF THE EAST 26 2/3 ACRES OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SAID SECTION 16; LYING NORTH OF THE NORTH LINE OF 159TH STREET; AND LYING SOUTH OF A LINE PARALLEL WITH AND 295.0 FEET NORTH OF THE NORTH LINE OF SAID 159TH STREET, ALL IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A"-1 AND "A"-2 TO THE DECLARATION

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 101540357

Page 2

MADE BY BREMEN BANK AND TRUST COMPANY AS TRUSTEE UNDER TRUST NO. 252, AND RECORDED AS DOCUMENT NO. 22365774; TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5320 West 159th Street, Suite 400, Oak Forest, IL 60452. The Real Property tax identification number is 28-16-305-008-1003 (Unit 3) and 28-16-305-008-1004 (Unit 4).

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

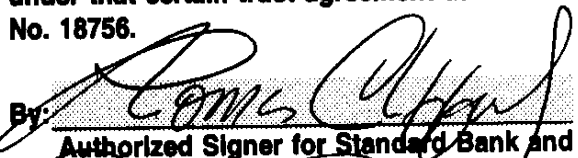
The Principal Balance of the Promissory Note, secured in part by the Mortgage and Assignment of Rents, has been paid down to \$131,734.84; Gurantors have been added; Repayment and Maturity Date are modified as follows: Borrower will pay this loan in 60 payments of \$2,575.40 each payment. Borrower's first payment is due October 1, 2010, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on September 1, 2015, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

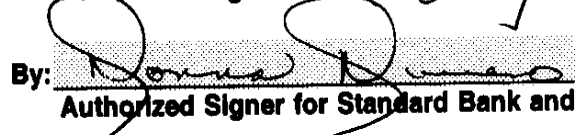
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 remain 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 SEPTEMBER 1, 2010.

GRANTOR:

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 03-23-2005 and known as Trust No. 18756.

By:  , Thomas Clifford, SRVP & SRTO
Authorized Signer for Standard Bank and Trust Company

By:  , Donna Diviero, ATO
Authorized Signer for Standard Bank and Trust Company

This instrument is signed, sealed and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by STANDARD BANK AND TRUST COMPANY only as such Trustee. Any claims, demands and liabilities collected or satisfied against the property or assets of said Trustee shall be paid, STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake, and the said any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustee, be under any duty or obligation to sequester the rents, issues and profits arising from the property described or any other property which it may hold under the terms and conditions of said Trust Agreement.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 101540357

Page 3

LENDER:

STANDARD BANK AND TRUST COMPANY

X *Thomas Clifford*
Authorized Signer

TRUST ACKNOWLEDGMENT

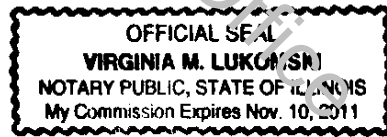
STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 18th day of October, 2010 before me, the undersigned Notary Public, personally appeared Thomas Clifford, SRVP & SRTO of Standard Bank and Trust Company, Trustee of Trust No. 18756 and Donna Diviero, ATO, ATO of Standard Bank and Trust Company, Trustee of Trust No. 18756, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By *Virginia M. Luborski* Residing at 7800 W. 95th St., Hickory Hills, IL.

Notary Public in and for the State of Illinois

My commission expires _____



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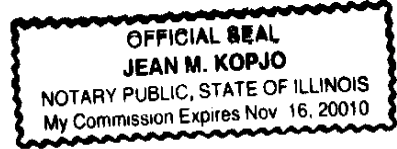
MODIFICATION OF MORTGAGE (Continued)

Loan No: 101540357

Page 4

LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
)



On this 1st day of Sept, 2010 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 Jean M. Kopjo Residing at 7800 W 95th St

Notary Public in and for the State of IL

My commission expires 11-16-10

PROPOSED FOR COOK COUNTY CLERK'S OFFICE