

# UNOFFICIAL COPY



RECORDATION REQUESTED BY:  
Standard Bank and Trust  
Company  
7800 West 95th Street  
Hickory Hills, IL 60457

Doc#: 1032634090 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/22/2010 03:13 PM 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:  
Peggy Crosby, Loan Documentation Specialist  
Standard Bank and Trust Company  
7800 West 95th Street  
Hickory Hills, IL 60457

## MODIFICATION OF MORTGAGE

10326-0116  
BOX 102

THIS MODIFICATION OF MORTGAGE dated May 5, 2009, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust No. 20082 dated September 13, 2007, 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 June 23, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and Assignment of Rents recorded July 25, 2008, as Document Nos. 0820733224 and 0820733225, respectively, in the Office of the Cook County Recorder of Deeds.

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

THE EAST 2.50 FEET OF LOT 58 AND ALL OF LOTS 59, 60, 61 AND 62 IN BLOCK 15 IN CHARLES J. FORD'S SUBDIVISION OF BLOCKS 3, 4, 5, 14, 15 AND LOTS 1, 2, AND 3 IN BLOCK 16 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4, AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/4 OF THE SOUTHEAST 1/4), IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1808 West Berenice Avenue, Chicago, IL 60613. The Real Property tax identification number is 14-19-210-035-0000, 14-19-210-036-0000, 14-19-210-037-0000 and 14-19-210-038-0000.

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

The maturity date on the Note is extended to September 5, 2009. The interest rate on the principal balance of the Note, remaining unpaid from time to time, is increased to a rate equal to the Prime Rate of

1 of 5

4

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 8400440001

Page 2

Lender plus a margin of 2.000% and a minimum interest rate of 6.000% is added.

**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 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 MAY 5, 2009.**

**GRANTOR:**

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 09-13-2007 and known as Trust No. 20082.

By:  Patricia Ralphson, AVP  
Authorized Signer for Standard Bank and Trust Company

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

**LENDER:**

STANDARD BANK AND TRUST COMPANY

X   
Authorized Signer

This instrument is issued, issued and held 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 said STANDARD BANK AND TRUST COMPANY only as such Trustee. No claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake nor shall it have any personal or individual liability or obligation of any kind whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustees, be under any duty or obligation to requestor the rents, issues, and profits arising from the property described in any other property which it may hold under the terms and conditions of said Trust Agreement.

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 8400440001

Page 3

### TRUST ACKNOWLEDGMENT

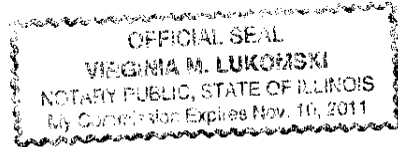
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 17th day of November, 2010 before me, the undersigned Notary Public personally appeared Patricia Ralphson, AVP of Standard Bank and Trust Company, Trustee of Trust No. 20082 and Donna Diviero, ATO of Standard Bank and Trust Company, Trustee of Trust No. 20082, 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. Lukomski* Residing at \_\_\_\_\_

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

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



Notary of Cook County Clerk's Office

# UNOFFICIAL COPY

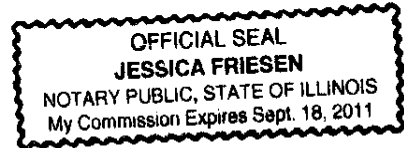
## MODIFICATION OF MORTGAGE (Continued)

Loan No: 8400440001

Page 4

### LENDER ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF Cook



On this 5th day of May, 2009 before me, the undersigned Notary Public, personally appeared Mark Phasters and known to me to be the Officer, 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 830 N. Irving Park  
Notary Public in and for the State of Illinois  
My commission expires 9/18/2011

Cook County Clerk's Office