## **UNOFFICIAL COPY**

Illinois Anti-Predatory Lending Database Program

**Certificate of Exemption** 



1034734015 Fee: \$46.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/13/2010 08:44 AM Pg: 1 of 5

Report Mortgage Fraud 800-532-8785

The property identified as:

PIN: 24-12-304-021-0000

Address:

Street:

2848 W. 100th Street 1

Street line 2:

City: Evergreen Park

Lender: Marquette Bank

Borrower: RRS Technologies

Loan / Mortgage Amount: \$123,113.80

State: IL 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: 080405F3-4978-42AD-9E34-F0B6B2044CFA

Execution date: 07/01/2010

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## **UNOFFICIAL COPY**

RECORDATION REQUESTED BY:
MARQUETTE BANK
Corporate Center
10000 West 151st Street
Orland Park, IL 60462

WHEN RECORDED MAIL TO:
MARQUETTE BANK
Corporate Center
10000 West 151st Street
Orland Park, IL 60462

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Credit Administration Dept.
MARQUETTE BANK
10000 West 151st Street
Orland Park, IL 60462

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2010 is made and executed between Charles E. Scott and Mary P. Scott, as Joint Tenants, whose address is 2848 100th St., Evergreen Park, IL 60805 (referred to below as "Grantor") and MARQUETTE BANK, whose address is 10000 West 151st Street, Orland Park, IL 60462 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 8, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded as Document Number 0806042045 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:

Lot 156 and the West 1/2 of Lot 157 in Frank Delugach's Beverly Hillcrest Subdivision in the East 1/2 of the Southwest 1/4 of Section 12, Township 37 North, Range 13 East of the Third Frincipal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 2848 W 100th St., Evergreen Park, IL 60805. The Real Property tax identification number is 24-12-304-021-0000.

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

This Modification changes the interest rate from a variable interest rate based upon an Index, to a rate of 7.000% fixed. Payments on the Note are to be made in accordance with the repayment schedule as specified therein. NOTICE: Under no circumstances shall the interest rate on the Mortgage be more than the maximum rate allowed by applicable law.

**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

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### MODIFICATION OF MORTGAGE (Continued)

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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.

WAIVER OF RIG! T OF REDEMPTION. NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES ANY AND ALL RIGHTS OF REDEMPTION FROM SALE UNDER ANY ORDER OR JUDGMENT OF FORECLOSURE ON GRANTOR'S BEHALF AND ON BEHALF OF EACH AND EVERY PERSON, EXCEPT JUDGMENT CREDITORS OF GRANTOR, ACQUIRING ANY INTEREST IN OR TITLE TO THE PROPERTY SUBSEQUENT TO THE DATE OF THIS MORTGAGE.

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 1, 2010. 2004 COUNTY CLOPA'S OFFICE

**GRANTOR:** 

Mary P. Sco

LENDER:

MARQUETTE BANK

**Authorized Signer** 

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# UNOFFICIAL COPY MODIFICATION OF MORTGAGE (Continued)

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AVE.

| INDIVIDUAL ACKNOWLEDGMENT   |  |
|---|--|
| STATE OF ILLINOIS   | ) KATHLEEN RYAN  |
| COUNTY OF COOK  | ) SS  (OFFICIAL MY COMMISSION EXPIRES SEAL SEPTEMBER 1, 2012   |
| On this day before the undersigned Notary Public, pe to me known to be the individuals described in and acknowledged that they signed the Modification as their purposes therein mentioned. | who executed the Modification of Mortgage, and r free and voluntary act and deed, for the uses and           |
| Given under my hand and official seal this/   | day of NOVEMBER , 2012.  |
| By Kathleen Ryan  | Residing at 10731 S. WASHTENAU   |
| Notary Public in and for the State of TLUNOIS   | Residing at 10731 S. WASHTENAU CHICAGO, IL 60655   |
| My commission expires 09-01-20:2-   | ·  |
| 4   |  |
|   |  |
| LENDER ACKNO  | VLFDGMENT  |
|   |  |
| STATE OF Illinois   |  |
| COUNTY OF Cook  | ) SS   |
| COUNTY OF (Sok  | 1 46   |
| On this 15th day of November  | , <u>2010</u> before n'e the undersigned Notary  |
|   | and known to me to be the \( \frac{1}{\psi} \)\rightarrow t executed the within and foregoing instrument and |
| acknowledged said instrument to be the free and volument authorized by MARQUETTE BANK through its board of  | untary act and deed of MARQUETTE BANK, duly  |
| therein mentioned, and on oath stated that he or she is a   | authorized to execute this said instrument and in fact   |
| executed this said instrument on behalf of MARQUETTE B.   | f  |
| By Barbara K. Kerik   | Residing at Marquelle Bank   |
| Notary Public in and for the State of   |  |
| My commission expires 8/8/12  | "OFFICIAL SEAL"  BARBARA K. RENIK  Notsky Public, State of Illin <b>ois</b>                                  |
|   | My Commission Expires 08/08/12   |

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## MODIFICATION OF MORTGAGE (Continued)

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