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RECORDATION REQUESTED BY:

RBS CITIZENS, N.A.
One Citizens Drive
Riverside, RI 02915



Doc#: 1104510026 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/14/2011 12:15 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:

RBS CITIZENS, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard JBW 212
Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A. / M. A. K. / en
443 Jefferson Boulevard
Warwick, RI 02886

NIL-1132559
Return to:
NETCO TITLE
TO RECORDING DEPT
401 FOUNTAIN LAKES BLVD
SAINT CHARLES, MO 63301

FIRST AMENDMENT TO MORTGAGE

This First Amendment to Mortgage (this "Amendment") is made as of 5th, of January, 2011 by and between and Edith Williams and of Richton Park, Illinois (the "Grantors") and RBS Citizens, N.A., a national banking association, One Citizens Drive, Riverside RI 02915 (the "Lender").

Background

A. The Grantors granted to the Lender a Mortgage dated November 12, 2009 and recorded November 27, 2009 as Document No. 0933157069 in the Office of the Cook County Recorder of Deeds (the "Mortgage") creating a mortgage on certain land and premises described in EXHIBIT A attached hereto and made a part hereof and commonly known as 22615 Mission Drive, Richton Park, Illinois (the "Property").

B. The Mortgage secures the obligations of the Grantors under a MORTGAGE AGREEMENT dated November 12, 2009 evidencing an open ended line of credit from Lender to the Grantors in an amount not to exceed Fifty Thousand (\$50,000.00) (the "Agreement").

C. The Lender and Grantors have agreed that the amount of credit secured by the Mortgage shall be reduced from \$50,000.00 to 13,000.00 upon the terms and subject to the conditions of this Amendment.

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D. The Grantor and the Lender desire to clarify and confirm that the Mortgage secures the obligations evidenced by the Agreement up to a maximum amount of \$13,000.00.

NOW, THEREFORE,

In consideration of the premises and the mutual covenants and agreements herein set forth, and in reliance on the representations and warranties contained herein, the parties hereby agree as follows:

Section 1. References; Defined Terms. All capitalized terms used herein and defined in the foregoing Recitals shall have the meanings given to such terms in the foregoing Recitals. All capitalized terms used but not defined herein shall have the meanings given to such terms in the Mortgage.

Section 2. Mortgage to secure amount of credit up to \$13,000.00. The Mortgage is hereby amended from securing the payment of all sums due under the Agreement between the Lender and the Grantors dated November 12, 2009, to solely securing the payment of all sums due under the Agreement, up to a maximum amount of \$13,000.00, plus interest, collection costs, attorney fees, and other amounts due under the Agreement.

Section 3. No Other Changes. Except as modified by this Amendment, the terms of the Mortgage shall remain in full force and effect as modified by this Amendment, and the Mortgage shall continue to encumber the Property.

Section 4. Acceptance by Lender and Grantors. By their execution of this Amendment, the Lender and the Grantors accept and approve this First Amendment to Mortgage.

IN WITNESS WHEREOF, the Grantors have executed or caused this Amendment to be executed effective as of the 7th of 7th, 2011.

GRANTORS


Edith Williams

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STATE OF ILLINOIS)
) ss.

COUNTY OF Cook)

I Paul Slowik, _____, certify that Edith Williams, personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he (she or they) signed and delivered the instrument as his (her or their) free and voluntary act, for the uses and purposes therein set forth.

Before me:

Paul Slowik
Notary Public Paul Slowik
My commission expires: 8/18/12



Property of Cook County Clerk's Office

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ACCEPTANCE BY LENDER

By its signature below, the Lender accepts, acknowledges and agrees to the First Amendment to Mortgage as set forth in the First Amendment to Mortgage to which this is attached.

IN WITNESS WHEREOF, the Lender has executed or caused this Agreement to be executed this 5th day of January, 2011.

LENDER

RBS CITIZENS, N.A.

By: _____

John Endslow

Its: _____

Assistant Vice President and
Duly Authorized Agent

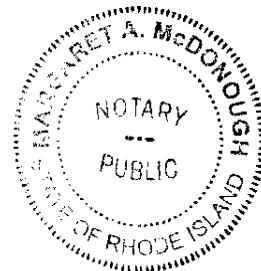
STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT)

At Warwick, in said County, on this 5th day of January, 2011, personally appeared John Endslow, a duly authorized agent of RBS CITIZENS, N.A., and s/he acknowledged this instrument, by him/her subscribed, to be his/her free act and deed and the free act and deed of RBS CITIZENS, N.A.

Notary Public: Margaret A. McDonough
My Commission Expires: November 27, 2012



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EXHIBIT A

Insert Legal Description



Property of Cook County Clerk's Office

Common Address: 22615 Mission Drive, Illinois,

Permanent Parcel Number: 31 - 33 - 205 - 053 - 000

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NETCO

NETCO File Number: **NIL-1132559**

Borrower Last Name: **Williams-Thompson**

**Exhibit A
Legal Description**

Lot 87 in Burnside's Lakewood Estates, a subdivision of the North 33 feet of the East 1/2 of the Southeast 1/4 and part of the East 1/2 of the Northeast 1/4 of Section 33, Township 35 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 22615 Mission Drive, Richton Park, IL 60471

Parcel Number: 31-33-205-053-000