



Doc#: 1108719025 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2011 11:25 AM Pg: 1 of 6

Recording Requested By/Return To:
Wells Fargo Bank, N.A.

Billings Office
PO Box 31557 MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared By:

Wells Fargo Bank, N.A.
ELIZABETH SANDER
1 HOME CAMPUS
X2303-01N
DES MOINES, IOWA 50328-0001
Parcel#: 03-24-100 027-1139

[Space Above This Line For Recording Data]

Account #: 680-680-3852016-0XXX

Reference Number: 0721600054

MODIFICATION TO MORTGAGE

This Modification Agreement (this "Agreement") is made this 21st day of February, 2011,
by and between Wells Fargo Bank, N.A. ("Lender") and
TRACY L REED AND MICHAEL REED; MARRIED
(individually and collectively, "Borrower"). Lender and Borrower are collectively referred to as the
"Parties."

RECITALS:

A. Borrower executed and delivered to Lender that certain
MORTGAGE dated SEPTEMBER 5, 2007, securing the
Debt Instrument of the same date (together with any renewals, extensions, or modifications to the Debt
Instrument made prior to the date of this Agreement), recorded in Book/Roll/Volume N/A at page
N/A (or as No. 0816804024) of the Records of the Office of the Recorder of the
County of COOK, State of Illinois (the "Security Instrument"), and covering
the property described in the Security Instrument and located at
16 E OLD WILLOW RD, PROSPECT HEIGHTS, ILLINOIS 60070 (the "Property"),
more particularly described as follows:

SEE ATTACHED EXHIBIT A

S Y
P 6
S N
M N
S.C. Y
E Y
INT Y, W

UNOFFICIAL COPY

- B. This section intentionally left blank.
- C. The Security Instrument currently provides for
 a payment in full date of OCTOBER 4, 2027
- D. The Parties desire to change the security instrument to provide for
 a payment in full date of OCTOBER 1, 2041
- E. The Parties wish to modify and amend the Security Instrument to reflect the above change.

AGREEMENTS:

For good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge, Borrower and Lender agree as follows:

1. The Security Instrument is modified and amended as follows:
 the payment in full date is OCTOBER 1, 2041
2. All capitalized terms not defined herein shall have the meanings set forth in the Security Instrument.
3. Except as expressly provided in this Agreement, all terms, covenants, conditions, and provisions of the Security Instrument (including any previous modifications) shall remain unchanged and in full force and effect, and this Agreement shall not affect Lender's security interest in, or lien priority on, the Property. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Security Instrument and the Debt Instrument at the time and in the manner therein provided.
4. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Security Instrument, the provisions of this Agreement shall control.
5. This Agreement shall not be construed to be a satisfaction, novation or partial release of the Security Instrument or the Debt Instrument.

UNOFFICIAL COPY

6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt Instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt Instrument. The co-mortgagor/co-trustor is not personally obligated to pay the debt evidenced by the Debt Instrument and the Security Instrument (as extended or amended hereby). The co-mortgagor/co-trustor agrees that Lender and Borrower may agree to extend, modify, forbear or make other accommodations with regard to the terms of the Debt Instrument or the Security Instrument (as extended or amended hereby) without the co-mortgagor/co-trustor's consent.

7. This Agreement is binding on and shall inure to the benefit of the respective heirs, legal representatives, successors, and permitted assigns of the Parties.

8. By signing below, Borrower acknowledges that Borrower has received, read, and agrees to the terms of his Agreement and that Borrower has retained a copy of this Agreement.

The Parties have executed this Agreement under seal as of the day and year first above written.

BORROWER:



(Signature)
TRACY L REED

(Printed Name)



(Signature)
MICHAEL REED

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

UNOFFICIAL COPY

(Signature)

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

LENDER: Wells Fargo Bank, N.A.

By: _____

(Signature)

PENNY TEBBEN

(Printed Name)

ASSISTANT VICE PRESIDENT

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

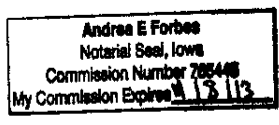
STATE OF Iowa)

COUNTY OF Dallas) ss.

On this 1st day of March, 2011, before me, a
Notary Public in and for said county personally appeared
Penny Tebben, to me personally known, who being by me duly (sworn or
affirmed) did say that that person is Asst. Vice President of said association, that (the seal
affixed to said instrument is the seal of said or no seal has been procured by said) association and that said
instrument was signed and sealed on behalf of the said association by authority of its board of directors
and the said President acknowledged the execution of said instrument to be the
voluntary act and deed of said association by it voluntarily executed.

Notary Public
My commission expires: 11/8/13

Iowa
State of



UNOFFICIAL COPY

For An Individual Acting In His/Her Own Right:

Illinois Notary Public Act

State of IL

County of Cook

This instrument was acknowledged before me on 2/24/2011 (date) by
TRACY L. Reed and Michael Reed

(name/s of person/s).

Leesa A. Dantis
(Signature of Notary Public)

(Seal)



PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

EXHIBIT A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF COOK, AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS:

UNIT NUMBER 433-S, AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY AMALGAMATED TRUST AND SAVINGS BANK, AS TRUSTEE UNDER TRUST NO. 2302, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NO. 24-489-033, AS DESCRIBED AS FOLLOWS:

THAT PART OF THE EAST 40 ACRES OF THE WEST $\frac{1}{2}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE NORTH LINE OF SOUTH $\frac{1}{2}$ OF THE NORTHWEST $\frac{1}{4}$ (EXCEPT THE WEST 40 FEET THEREOF), IN COOK COUNTY, ILLINOIS.

PARCEL ID: 03-24-100-037-1139

PROPERTY ADDRESS: 16 E OLD WILLOW RD

Property of Cook County Clerk's Office