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RECORDATION REQUESTED BY:

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

Doc#: 1109731099 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/07/2011 03:44 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:

Shirley Rich, Loan Processor
Standard Bank and Trust Company
7800 West 95th Street
Hickory Hills, IL 60457

11097-0050
BOX 162

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 5, 2011, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust #19991, dated June 26, 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 March 23, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded April 1, 2009 as Document Number 0909133016 and 0909133017 respectively, a Modification of Mortgage recorded June 29, 2010 as Document Number 1017333118, a Modification of Mortgage recorded September 8, 2010 as Document Number 1025105128, and a Modification of Mortgage recorded December 2, 2010 as Document Number 1033633168, in the Office of the Recorder of Deeds of Cook County.

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

Lot 23 in Spring Creek Estates, being a Subdivision in the Northeast quarter of the Northeast quarter of Section 18, Township 36 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 15232 Poplar Creek Court, Orland Park, IL 60462.
The Real Property tax identification number is 27-18-204-005-0000.

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 \$487,053.24. Repayment and Maturity Date are modified as follows: Borrower will pay this Loan in 2 regular payments of \$4,555.75 beginning February 5, 2010 and one irregular last

1 of 2

4

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 4014459002

payment, estimated at \$488,879.99 due April 5, 2011, as more fully set out in a Change in Terms Agreement of the same date herewith incorporated herein by this reference.

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 JANUARY 5, 2011.

GRANTOR:

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 06-26-2007 and known as Trust #19991.

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

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

LENDER:

STANDARD BANK AND TRUST COMPANY

x Donald Smith
Authorized Signer

The modification is made, issued and delivered by STANDARD BANK AND TRUST COMPANY, hereby in its capacity as Trustee as aforesaid. Any and all duties, obligations and tasks of the Trustee hereunder are to be performed by said STANDARD BANK AND TRUST COMPANY only as such Trustee. Any 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 nature 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 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

Loan No: 4014459002

(Continued)

Page 3

TRUST ACKNOWLEDGMENT

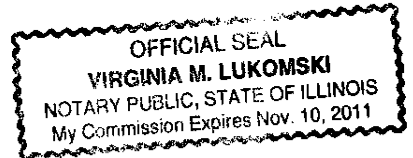
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 30th day of March 2011 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, AVP of **Standard Bank and Trust Company, Trustee of Trust #19991** and Donna Diviero, AIC of **Standard Bank and Trust Company, Trustee of Trust #19991**, 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 _____



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MODIFICATION OF MORTGAGE

Loan No: 4014459002

(Continued)

Page 4

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

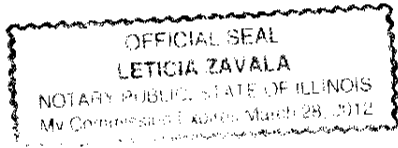
COUNTY OF Cook) SS

On this 29th day of March, 2011 before me, the undersigned Notary Public, personally appeared DAVID P. McLaughlin and known to me to be the Loan 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 Leticia Zavala Residing at Hickory Hill

Notary Public in and for the State of Illinois

My commission expires 03-28-2012



Clerk's Office