

# UNOFFICIAL COPY

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.  
MARY EBLEN

MAC X2303-01N  
ONE HOME CAMPUS  
DES MOINES, IOWA 50328  
Parcel#: 08-33-101-063-0000



Doc#: 1120116028 Fee: \$48.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/20/2011 10:27 AM Pg: 1 of 7

[Space Above This Line For Recording Data]

Account #: 654-654-2602027-~~XXXX~~<sup>0</sup>

Reference Number: 100196368000727886

## MODIFICATION TO MORTGAGE

This Modification Agreement (this "Agreement") is made this 14 day of JUNE, 2011, by and between Wells Fargo Bank, N.A. ("Lender") and Michael Moran, A Married Man and Andrew Swedberg and Kathy Swedberg, Husband and Wife (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 5/9/2006, 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 NA at page NA (or as No. 0613853037) 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 924 RIDGE SQUARE #214, ELK GROVE VILLAGE, IL 60007 (the "Property"), more particularly described as follows:

EXHIBIT A

S ✓  
P ✓  
S ✓  
M ✓  
SC ✓  
E ✓  
INT ✓

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- B. This section intentionally left blank.
- C. The Security Instrument currently provides for  
 a payment in full date of 6/1/2011
- D. The Parties desire to change the security instrument to provide for  
 a payment in full date of 6/1/2026
- 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 6/1/2026
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.

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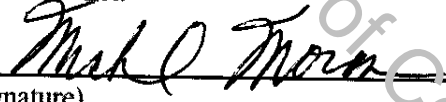
6. As to any Borrower who signed the Security Instrument, but who did not execute the Debt Instrument (a "co-mortgagor/co-trustor"), this Agreement does not modify, change or terminate the nature of the co-mortgagor/co-trustor's obligations in connection with the Debt Instrument. The co-mortgagor/co-trustor 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 this Agreement and that Borrower has retained a copy of this Agreement.

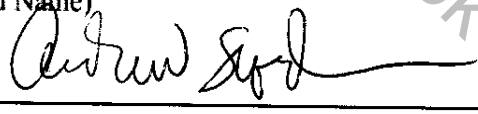
The Parties have executed this Agreement under seal as of the day and year first above written.

BORROWER:

  
\_\_\_\_\_

(Signature)  
MICHAEL MORAN

(Printed Name)

  
\_\_\_\_\_

(Signature)  
ANDREW SWEDBERG

(Printed Name)

  
\_\_\_\_\_

(Signature)  
KATHY SWEDBERG

(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)



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For An Individual Acting In His/Her Own Right:

Illinois Notary Public Act

State of ILLINOIS

County of COOK

This instrument was acknowledged before me on 6/20/2011 (date) by

MICHAEL MORAN

\_\_\_\_\_  
(name/s of person/s).

*Olga M. Robin*  
(Signature of Notary Public)



(Seal)

City of Cook County Clerk's Office

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For An Individual Acting In His/Her Own Right:

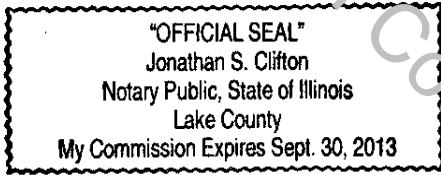
Illinois Notary Public Act

State of Illinois  
County of Lake

This instrument was acknowledged before me on 06/21/11 (date) by  
Kathy Swedberg and Andrew Swedberg  
(name/s of person/s).

*[Handwritten Signature]*  
(Signature of Notary Public)

(Seal)



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## LEGAL DESCRIPTION

UNIT 924-214, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE 924 RIDGE SQUARE AT THE TERRACE OF ELK GROVE VILLAGE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 0402531103, IN SECTION 33, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ✓

THE MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHT AND EASEMENTS APPURTENANT TO THE SUBJECT UNIT DESCRIBED HEREIN, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID UNIT SET FORTH IN THE DECLARATION OF CONDOMINIUM.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS AND COVENANTS, RESTRICTIONS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH HEREIN.

PIN: 08-33-101-063-0000 ✓

PROPERTY ADDRESS:

924 Ridge Square, Unit 214  
ELK GROVE VILLAGE, IL. 60007