

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457



Doc#: 1134833098 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/14/2011 01:15 PM Pg: 1 of 3

SEND TAX NOTICES TO:

STANDARD BANK AND
TRUST COMPANY
HICKORY HILLS
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

This Modification of Mortgage prepared by:

Mary B. Towey, Loan Documentation Specialist
STANDARD BANK AND TRUST COMPANY
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

11347-74
BOX 162

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 5, 2011, is made and executed between Maria Christopoulos, A/K/A Maria Katris, whose address is 2114 W. Waveland, Chicago, IL 60618 and Niki Christopoulos, whose address is 2611 N Ashland Avenue, Unit 3N, Chicago, IL 60614 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7725 WEST 98TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 30, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and Assignment of Rents recorded May 18, 2010, as Document Numbers: 1013833133 and 1013833134 respectively in the Office of the Recorder of Cook County, Illinois.

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

Unit 3-N in Embassonian Condominium as delineated on the survey of Lots 12 and 13 in Subdivision of the West 145 feet of Lot 9 in Block 45 in Sheffield's Addition to Chicago in Section 29, Township 40 North, Range 14 East of the Third Principal Meridian, (except that part of said Lots lying West of a line 50 feet East of and parallel with the East line of said Section 29) which survey is attached as Exhibit "A" to the Declaration of Condominium Ownership recorded April 15, 1996 as Document No. 96281849, in Cook County, Illinois, together with its undivided percentage interest in the common elements appurtenant to said Unit as set forth in said Declaration, in Cook County, Illinois.

The Real Property or its address is commonly known as 2611 North Ashland Avenue, Unit 3N, Chicago, IL 60614. The Real Property tax identification number is 14-29-300-084-1002.

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 6103489001

(Continued)

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


The maturity date of the Note is extended to November 5, 2014. The interest rate on the principal balance of the Note will remain at 6.000%, per annum. Borrower will pay this Loan in 36 regular monthly payments of \$1,232.70 each beginning December 5, 2011, plus an additional \$300.00 principal monthly payments as of the payment date. On June 5, 2012, the \$300.00 principal payment will be increased to \$500.00 principal monthly payments to balloon on November 5, 2014, all as more fully set out in a Change in Terms Agreement of this same date, herewith incorporated 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 NOVEMBER 5, 2011.

GRANTOR:

X


 Maria Christopoulos a/k/a Maria Katris

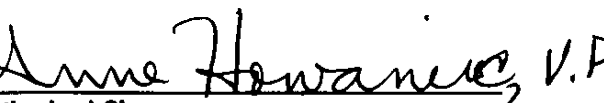
X


 Niki Christopoulos

LENDER:

STANDARD BANK AND TRUST COMPANY

X


 Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6103489001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared Maria Christopoulos a/k/a Maria Katris and Niki Christopoulos, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of November, 2011.

By Lisa M Valenti Residing at 500 W. Madison St Ste 3700
Chicago IL 60661

Notary Public in and for the State of IL

My commission expires 4-14-12



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 5th day of December, 2011 before me, the undersigned Notary Public, personally appeared Arnie Rowanick and known to me to be the Vice President, 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 Cynthia Novosel Residing at _____

Notary Public in and for the State of Ill

My commission expires

