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Doc#: 1201104219 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/11/2012 02:06 PM Pg: 1 of 3

Record and return by mail to:
Charles Schwab Bank
One Mortgage Way
P.O. Box 5449
Mt. Laurel, NJ 08054
Mail Stop : DC
Loan No.: 0040464901/ 7123156557

AMENDMENT TO NOTE AND MORTGAGE

THIS AMENDMENT is made by and between CHARLES SCHWAB BANK formerly known as Charles Schwab Bank, N.A. ("CSB") whose street address is 5201 Gate Parkway, Jacksonville, FL 32256 ("Lender"), and Michael T. Millard and Cecilia D. Millard, as Trustees of the Michael T. Millard Trust agreement dated April 1, 2000, who reside(s) at 1225 Crestwood Drive Northbrook, IL 60062 ("Borrower"). Said property being more particularly described in the attached Exhibit "A", attached hereto and made a part hereof.

WHEREAS, on December 18th, 2006, Lender granted a Mortgage (the "Mortgage") in the name of Borrower in the principal amount of \$100,000.00, in favor of Charles Schwab, which Mortgage was recorded on January 24th, 2007, as Document No. 0722406038; and Borrowers requested a Modification to the Equity Credit Line, to increase the Line Amount to \$250,000.00, dated July 19th, 2007, recorded August 14th, 2007 as Document No. 0722601128;

WHEREAS, in order for the Mortgage to be established, Borrower executed certain documents, including, but not limited to, the Note (the "Note"); and

WHEREAS, the Mortgage was recorded in the Official Records of Cook County, Illinois, and encumbers the property described therein; and

WHEREAS, Borrower requests that Lender reduce the maximum principal indebtedness under the Mortgage to \$184,600.00; and

WHEREAS, in order for Lender to reduce the principal amount under the Mortgage to such amount, the Note and the Mortgage must be amended to reflect the reduced amount.

NOW, THEREFORE, for and in consideration of ten dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

1. The Note and the Mortgage are hereby amended to reflect that the maximum principal indebtedness under the Note, and the maximum principal amount secured by the Mortgage, is now \$184,600.00.

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BOOK 355-EP

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- 2. Except as specifically modified hereby, the Note and the Mortgage are hereby ratified and confirmed in all respects and remain in full force and effect.

IN WITNESS WHEREOF, Lender and Borrower have executed this Amendment as of the 15th day of December, 2011.

Wahie H. Andrews
 Witness
Alond Gouah
 Witness

LENDER:
 CHARLES SCHWAB BANK
 By: PHH Mortgage Corporation, Authorized Agent
Laurie Perkins
 Name: Laurie Perkins
 Vice President

BORROWER:
Michael T. Millard
 Michael T. Millard, as Trustees if the Michael T. Millard Trust agreement dated April 1, 2000
Cecilia D. Millard
 Cecilia D. Millard, as Trustees if the Michael T. Millard Trust agreement dated April 1, 2000

 Witness (print name):

 Witness (print name):

STATE OF FLORIDA
 COUNTY OF DUVAL

On December 15, 2011, before me, the undersigned, a Notary Public in and for said state, personally appeared Laurie Perkins, as Vice President of PHH Mortgage Corporation, its duly authorized agent of Charles Schwab Bank, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, that by her signature on the instrument the entity upon behalf of which she acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.

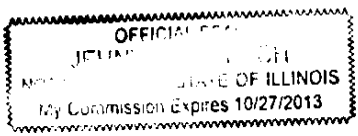


Sherrin N. Roberts
 Name: _____
 Notary Public, State of Florida
 My Commission Expires: _____

STATE OF FL
 COUNTY OF COV

On 12/22/11, 2011, before me, the undersigned, a Notary Public in and for said state, personally appeared Michael T. Millard and Cecilia D. Millard, personally known or satisfactorily proven to be the persons whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his authorized capacity and that by their signatures on the instrument the person executed the instrument as their free act and deed.

WITNESS my hand and official seal.



Jeffrey D. Leach
 Name: _____
 Notary Public, State of IL

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Exhibit A

(Property Description)

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, IN THE STATE OF ILLINOIS:

LOT 14 IN BLOCK 118 IN WHITE PLAINES, UNIT NO. 5 BEING A SUBDIVISION OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

04-09-313-014-0000

Property of Cook County Clerk's Office