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Doc#: 1208346040 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/23/2012 03:34 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Inland Bank and Trust
2805 Butterfield Road, Suite
200
Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

H25211650
This Modification of Mortgage prepared by:
Paul Holzmayer, Loan Documentation Administrator
Inland Bank and Trust
2805 Butterfield Road, Suite 200
Oak Brook, IL 60523

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 23, 2012, is made and executed between Elvira Andrade, a single person, whose address is 4501 N. St. Louis Avenue, Chicago, IL 60625 (referred to below as "Grantor") and Inland Bank and Trust, whose address is 2805 Butterfield Road, Suite 200, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 23, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 1, 2002 as Document Number 0020136366.

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

LOT 25 IN BLOCK 2 IN A. H. HILL AND CO'S NORTHWESTERN ELEVATED RAILROAD ADDITION, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4501 N. St. Louis Avenue, Chicago, IL 60625. The Real Property tax identification number is 13-14-215-017-0000.

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

The definition of the "Credit Agreement" as described in the "Mortgage" shall be hereby deleted and substituted by the following:

The words "Credit Agreement" mean the Inland Bank and Trust Equity Line of Credit Agreement and Disclosure dated January 23, 2012, in the original principal amount of \$100,000.00 from Grantor to Lender, which is a renewal of a certain Inland Bank and Trust, formerly Cambridge Bank Credit Agreement and Disclosure dated January 23, 2002 in the original principal amount of \$100,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of,

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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and substitutions for the promissory note or credit agreement.

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 endorser 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 23, 2012.

GRANTOR:

x *Elvira Andrade*
Elvira Andrade

LENDER:

INLAND BANK AND TRUST

[Signature]
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF DeWitt) SS
)

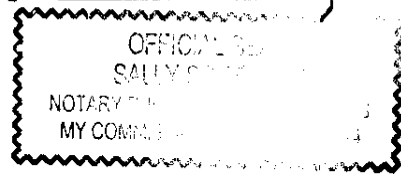
On this day before me, the undersigned Notary Public, personally appeared **Elvira Andrade**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23rd day of Jan, 2012.

By Sally S Trotter Residing at Villa Park St.

Notary Public in and for the State of Illinois

My commission expires 3/10/14



LENDER ACKNOWLEDGMENT

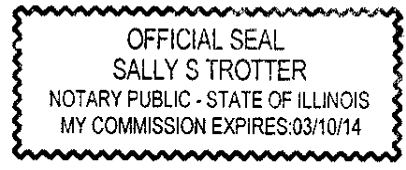
STATE OF Illinois)
)
 COUNTY OF DeWitt) SS
)

On this 23rd day of Jan, 2012 before me, the undersigned Notary Public, personally appeared **BARBARA J. KEENE** and known to me to be the S.V.P., authorized agent for Inland Bank and Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Inland Bank and Trust, duly authorized by Inland Bank and Trust 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 Inland Bank and Trust.

By Sally S Trotter Residing at Villa Park St.

Notary Public in and for the State of Illinois

My commission expires 3/10/14



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MODIFICATION OF MORTGAGE (Continued)

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A large, stylized handwritten signature in black ink is written over the diagonal watermark text. The signature consists of several loops and a long, sweeping tail that extends towards the bottom right of the page.