#### **UNOFFICIAL COPY**

RECORDATION REQUESTED BY: STANDARD BANK AND TRUST COMPANY REAL ESTATE 7725 W. 98TH STREET HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO: STANDARD BANK AND TRUST COMPANY REAL ESTATE 7725 W. 9874 STREET HICKORY HILLS 12, 60457

SEND TAX NOTICES TO:
STANDARD BANK AND
TRUST COMPANY
REAL ESTATE
7725 W. 98TH STREET
HICKORY HILLS, IL 60457



Doc#: 1222133097 Fee: \$46.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 08/08/2012 01:57 PM Pg: 1 of 5

This Modification of Mortgage prepared by:

Monika Czubiak, Loan Documentation Specialist
STANDARD BANK AND TRUST COMPANY
7725 W. 98TH STREET
HICKORY HILLS, IL 60457

12214 - 88 O'Connor Title Services, In 162 West Hubbard Street Chicago, IL 60610

S\_/Z

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 5, 2012, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust No. 18506, dated October 14, 2004, 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 7725 W. 98TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 22, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded December 20, 2006 as Document No. 0635418105 and 0635418106, respectively, Modification of Mortgage dated November 5, 2007 recorded October 21, 2009 as Document No. 0929439034, Modification of Mortgage dated February 5, 2008 recorded October 21, 2009 as Document No. 0929439035, Modification of Mortgage dated November 5, 2008 recorded October 21, 2009 as Document No. 0929439036, Modification of Mortgage dated November 5, 2008 recorded October 21, 2009 as Document No. 0929439037, Modification of Mortgage dated February 5, 2009 recorded October 21, 2009 as Document No. 0929439038, Modification of Mortgage dated November 5, 2009 recorded September 8, 2010 as Document No. 1025105123, Modification of Mortgage dated February 5, 2010 recorded September 8, 2010 as Document No. 1025105124, Modification of Mortgage dated August 5, 2010 recorded October 27, 2010 as Document No. 1030033025, Modification of Mortgage dated August 5, 2010 recorded October 27, 2010 as Document No. 1030033025, Modification of Mortgage dated November 5, 2010 recorded January 4, 2011 as Document No. 111533170, Modification of Mortgage dated May 5, 2011 recorded November 28, 2011 as Document No.

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#### MODIFICATION OF MORTGAGE (Continued)

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1133210043, Modification of Mortgage dated August 5, 2011 recorded November 28, 2011 as Document No. 1133210044, Modification of Mortgage dated November 5, 2011 recorded January 31, 2012 as Document No. 1203111020, and Modification of Mortgage dated February 5, 2012 recorded May 7, 2012 as Document No. 1212826152, all 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:

UNITS A2, A4, A5, A7, B1, B2, & C5 IN CHARLY COLONIAL CONDOMINIUMS, AS DELINEATED ON A SURVEY, ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM RECORDED JUNE 14, 2007 AS DOCUMENT #0716515059, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6115 West 94th Street, Units A2, A4, A5, A7, B1, B2, & C5, Oak Lawn, % 60453. The Real Property tax identification number is 24-05-303-113-1002, 24-05-303-113-1005, 24-05-303-113-1007, 24-05-303-113-1009, 24-05-303-113-1010, & 24-05-303-113-1021.

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

The Principal Balance of the Promiscory Note, secured in part by the Mortgage and Assignment of Rents, remains as \$632,982.79. Maturity Date is amended to August 5, 2012.

Repayment and Maturity Date are modified as follows: Borrower will pay this loan in one payment of all outstanding principal plus all accrued unpaid interest on August 5, 2012. In addition, Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning June 5, 2012, with all subsequent interest payments to be due on the same day of each month after that. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

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, but also to all such subsequent actions.

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#### MODIFICATION OF MORTGAGE (Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 5, 2012.

**GRANTOR:** 

STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 10-14-2004 and known as Trust No. 18506.

Authorized Signer for Standard Bank and Trust Company

LENDER:

STANDARD BANK AND TRUST COMPANY

Authorized Signer

This instrument is signed, scaled and delivered by STANDARD BANK AND TRUST COMPANY, solely in its capacity as Trustee as aforesaid. Any and all duties, obligations and liabilities of the Trustee hereinder 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 frustee hereinder said the paled, collected or salisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY does not undertake, nor shall it have of the erecution and delivery hered, nor shall STANDARD BANK AND THE Trustee whatever, and the said any personal or individual Liability or obligation of any nature whatever, and the property of the erecution and delivery hered, nor shall STANDARD BANK AND THE AND THE COMPANY does not undertake, nor shall it have of the erecution and delivery hered, nor shall STANDARD BANK AND THE AND THE COMPANY of the property of the property of the property described or any other property which it may hold under the terms and conditions of said Trust Agraement.

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### MODIFICATION OF MORTGAGE (Continued)

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	TRUST ACKNOWLEDGMEN	Γ
STATE OF Illinois		
COUNTY OFCook	) SS 	
On this day of Public, personally appeared Partial Public P	atricia Ralphson, AVP,	before me, the undersigned Notary of Standard
acknowledged the Modification to b the trust documents or, by authori	e the free and voluntary act and dee ty of statute, for the uses and pur xecute this Modification and in fact	uted the Modification of Mortgage and d of the trust, by authority set forth in poses therein mentioned, and on oath executed the Modification on behalf of
Notary Public in and for the State of My commission expires	0,	OFFICIAL SEAL VIRGINIA LUKOMSKI NOTARY PUBLIC-ILLINOIS My Comm Expires 8/31/2015
		COTTICO

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#### MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT				
STATE OF	ILLINOIS	)		
COUNTY OF	Cook.	) SS )		
foregoing instrument a STANDARD BANK AND through its board of dire that he or she is authori of STANDARD BANK AND By  Notary Public in and for	nd acknowledged said instrum  O TRUST COMPANY, duly auth ectors or otherwise, for the use zed to execute as said instrum  ND TRUST COMPANY.	, 2012 before me, 1  AND TRUST COMPANY that expent to be the free and voluntorized by STANDARD BANK Ares and purposes therein mentionement and in fact executed this sain the	tary act and deed of ND TRUST COMPANY ed, and on oath stated id instrument on behalf	
My commission expires	06-03-2	NOTARY PURI	ICIAL SEAL" Y B TOWEY IC, STATE OF ILLINOIS IN EXPIRES 08/03/2018	

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