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#### RECORDATION REQUESTED BY:

State Bank of Illinois Mokena Facility 11100 Front St. Mokena, IL. 60448 (7/894698)

Doc#: 1228946086 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 10/15/2012 12:08 PM Pg: 1 of 4

#### WHEN RECORDED MAIL TO:

State Bank of Illinois Mokena Facility 11100 Front St. Mokena, IL 60448

FOR RECORDER'S USE ONLY

032019033

This Modification of Mortgage prepared by:

Central Loan Operations State Bank of Illinois 600 E. Washington Street West Chicago, IL 60185



#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 15, 2012, is made and executed between John D Rourke and Mary V Rourke, his wife, not as joint tenants or tenants in common but as Tenants by the entirety (referred to below as "Grantor") and State Bank of Illinois, whose address is 11100 Front St., Mokena, IL 60448 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 15, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on August 9, 2011 as Document No. 1122108031.

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

LOT 8 IN HERITAGE UNIT NO. 1, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 14243 Concord Dr., Orland Park, IL 60462. The Real Property tax identification number is 27-03-414-001-0000.

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

The maturity date of the Note is June 5, 2013.

The interest rate on the Note is a variable interest rate based upon an index plus a margin of 1.00%. The index is currently 3.25% per annum. Under no circumstances shall the interest rate on this Note be less than 5.50% per annum or more than the maximum rate allowed by applicable law.

**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

4

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## MODIFICATION OF MORTGAGE (Continued)

Page 2

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 JUNE 15, 2012.

County Clark's Office

**GRANTOR:** 

Jøhn D Rourke

Mary V Rourke

LENDER:

STATE BANK OF ILLINOIS

Authorized Signer

1228946086 Page: 3 of 4

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## MODIFICATION OF MORTGAGE (Continued)

(Contin	ued)	Page 3
INDIVIDUAL ACKNOWLEDGMENT		
STATE OF	) ) ss	"OFFICIAL SEAL" J Scroggins Notary Public, State of Illinois
COUNTY OF	)	My Commission Expires 12/21/2015
On this day before me, the undersigned Notary Public, per to me known to be the individuals described in and acknowledged that they signed the Modification as the purposes therein mentioned.  Given under my hand and official seal this	who executed ir free and volur	the Modification of Mortgage, and stary act and deed, for the uses and
Given under my hand and official seal this	Residing at	SBI-mokus
Notary Public in and for the State of		
My commission expires $12-21-15$		
LENDER ACKNO		-
STATE OF	, C	"OFFICIAL SFAL"
county of	) SS )	Notary Public, State of Illinois in Commission Expires 12/21/2015
On this	hat executed the luntary act and of directors or c authorized to ex	within and foregoing instrument and deed of State Bank of Illinois, duly otherwise, for the uses and purposes
Ву	Residing at _	SBI- Mokus
Notary Public in and for the State of		
My commission expires $12-21-15$		

1228946086 Page: 4 of 4

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#### MODIFICATION OF MORTGAGE (Continued)

Page 4

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