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RECORDATION REQUESTED BY:

Forest Park National Bank &
Trust Co
Madison Street
7348 West Madison Street
Forest Park, IL 60130



Doc#: 1229233083 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/18/2012 11:22 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Forest Park National Bank &
Trust Co
Madison Street
7348 West Madison Street
Forest Park, IL 60130

FOR RECORDER'S USE ONLY

12290-78

O'Connor Title
Guaranty, Inc.

FA 020859A

This Modification of Mortgage prepared by:
Kathryn Kendall, Loan Processor
Forest Park National Bank & Trust Co
7348 West Madison Street
Forest Park, IL 60130

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 21, 2012, is made and executed between William H. Kirchner and Rosemarie Kubiak-Kirchner, His Wife, as Tenants by the Entirety (referred to below as "Grantor") and Forest Park National Bank & Trust Co, whose address is 7348 West Madison Street, Forest Park, IL 60130 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 25, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage to Lender on real property located at 830 Dunlop, Forest Park, IL 60130 dated June 25, 2009 and recorded with the Cook County Recorder of Deeds on July 14, 2009 as Document Number #0919533003.

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

LOT 7 IN DAVID GOWDY'S SUBDIVISION OF THAT PART OF BLOCK 5 IN JOS. K. DUNLOP'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 AND THAT PART OF THE EAST 1/3 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 LYING SOUTHEAST OF THE CENTER OF DES PLAINES AVENUE SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS, COMMENCING ON THE WEST LINE OF SAID BLOCK 5, AT A POINT 100 FEET SOUTH OF THE NORTHWEST CORNER OF BLOCK 5, THENCE SOUTHERLY ON THE WEST LINE OF SAID BLOCK 5, 277.88 FEET TO THE SOUTHWEST CORNER THEREOF, THENCE EASTERLY ON THE SOUTH LINE OF SAID BLOCK 5, 376.04 FEET TO THE SOUTHEAST CORNER THEREOF, THENCE NORTHERLY ON THE EAST LINE OF SAID BLOCK 5, 188.95 FEET THENCE WESTERLY ON A LINE PARRALLEL WITH THE SOUTH LINE OF SAID BLOCK 5, TO A POINT 197.1 FEET WEST OF THE EAST LINE THEREOF, THENCE NORTHERLY ON A LINE PARRALLEL WITH THE EAST LINE OF SAID BLOCK 5 TO A POINT 100 FEET SOUTH OF THE NORTH LINE OF BLOCK 5, THENCE WESTERLY ON A LINE PARRALLEL

ANNEX
10/18/2012

4

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MODIFICATION OF MORTGAGE (Continued)

WITH THE NORTH LINE OF SAID BLOCK 5, 179.1 FEET, TO THE PLACE OF BEGINNING, ACCORDING TO THE PLAT OF SAID DAVID GOWDY'S SUBDIVISION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON AUGUST 8, 1955, AS DOCUMENT NUMBER 1612353.

The Real Property or its address is commonly known as 830 Dunlop Ave, Forest Park, IL 60130. The Real Property tax identification number is 15-13-302-019-0000.

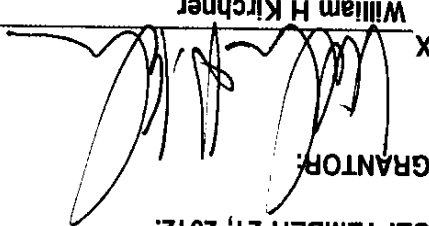
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

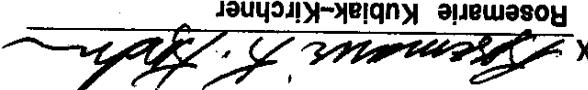
The definition of "Note" is amended to mean the Promissory Note dated September 21, 2012, in the original principal amount of \$425,000.00 from Grantor and/or Borrower to Lender, together with all renewals of, extensions of, modifications of, change in terms of, refinancings of, consolidations of and substitutions for the Promissory Note or agreement. The interest rate on the Note is 4.25%. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$2,607.75 each and one irregular last payment estimated at \$352,468.31. Grantor and/or Borrower's first payment is due November 1, 2012 and all subsequent payments are due on the same day of each month after that. Grantor and/or Borrower's final payment will be due on October 1, 2017 and will be for all principal and all accrued interest not yet paid. Payments include principal and interest.

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 SEPTEMBER 21, 2012.

GRANTOR:

X

William H Kirchner

X

Rosemarie Kublak-Kirchner

Property of Cook County

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MODIFICATION OF MORTGAGE (Continued)

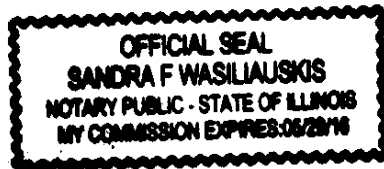
LENDER:

FOREST PARK NATIONAL BANK & TRUST CO

x *Sandra F. Wasiliauskis*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF *Illinois*)
) SS
COUNTY OF *Cook*)



On this day before me, the undersigned Notary Public, personally appeared *William H. Kirchner and Rosemarie Kubiak-Kirchner*, 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 *August*, 20*12*

By *[Signature]* Residing at *[Signature]*

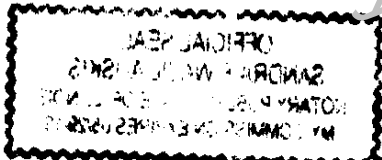
Notary Public in and for the State of *Illinois*

My commission expires *5-29-16*

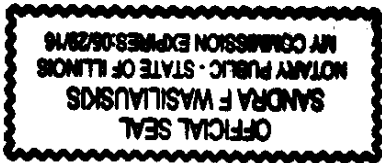
Property of Cook County Notary's Office

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Property of County of Cook



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My commission expires _____

Notary Public in and for the State of _____

By _____

Residing at _____

On this _____ day of _____ Public, personally appeared _____ and known to me to be the _____ authorized agent for Forest Park National Bank & Trust Co that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Forest Park National Bank & Trust Co, duly authorized by Forest Park National Bank & Trust Co 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 Forest Park National Bank & Trust Co.

COUNTY OF _____

STATE OF _____

LENDER ACKNOWLEDGMENT