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RECORDATION REQUESTED BY:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

Doc#: 1230739041 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/02/2012 09:51 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Central Loan Operations
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 18, 2012, is made and executed between Hasmukh K Patel and Aruna H Patel, in joint tenancy (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Road, Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 17, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on September 9, 2010 as Document Number 102525 (003).

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

UNITS J2380-A, J2380-B, J2380-C, J2380-D, J2380-E, J2380-F, IN THE SCHAUMBURG TERRACE CONDOMINIUM, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS AS DEFINED AND DELINEATED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 93975088 IN THE NORTHEAST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2380 John Smith Drive, Schaumburg, IL 60194. The Real Property tax identification number is 07-18-200-022-1079; 07-18-200-022-1080; 07-18-200-022-1081; 07-18-200-022-1082; 07-18-200-022-1083 and 07-18-200-022-1084.

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

The maturity date of the Note is October 1, 2022.

The interest rate of the Note is 4.50% per annum fixed effective October 1, 2012 through October 1, 2017 and reamortize the balance over the remaining 215 months. On October 1, 2017 the rate will automatically adjust to the then current 30 Year Treasury Rate plus 2.75%, subject to a 5.875% per annum floor and an 8.00% per annum ceiling.

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

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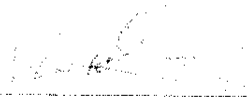
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MODIFICATION OF MORTGAGE (Continued)

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 OCTOBER 18, 2012.


GRANTOR:

x 
Hasmukh K Patel

x 
Aruna H Patel

LENDER:

HERITAGE BANK OF SCHAUMBURG

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Hasmukh K Patel and Aruna H Patel**, 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 18th day of OCTOBER, 2012.

By Linda Gaeding Residing at Streamwood

Notary Public in and for the State of ILLINOIS

My commission expires 7-13-13



LENDER ACKNOWLEDGMENT

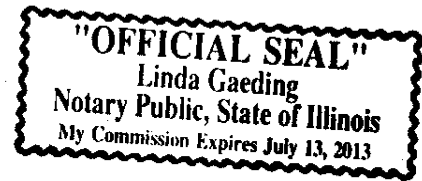
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 18th day of OCTOBER, 2012 before me, the undersigned Notary Public, personally appeared PAUL M. PSONA and known to me to be the LOAN OFFICER, authorized agent for **Heritage Bank of Schaumburg** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Heritage Bank of Schaumburg**, duly authorized by **Heritage Bank of Schaumburg** 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 **Heritage Bank of Schaumburg**.

By Linda Gaeding Residing at Streamwood

Notary Public in and for the State of ILLINOIS

My commission expires 7-13-13



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MODIFICATION OF MORTGAGE (Continued)

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