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1236208101

RECORDATION REQUESTED BY:

Inland Bank and Trust
2805 Butterfield Road, Suite
200
Oak Brook, IL 60523

Doc#: 1236208101 Fee: \$44.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/27/2012 12:27 PM Pg: 1 of 4

FOR RECORDER'S USE ONLY

H25305226

This Modification of Mortgage prepared by:

Inland Bank and Trust
2805 Butterfield Road, Suite 200
Oak Brook, IL 60523

mc-he

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 5, 2012, is made and executed between Leslie C. Numerowski, as Trustee under Trust Agreement Dated June 1, 1996 and known as The Leslie C. Numerowski Trust; whose address is 3 Old Coach Road, South Barrington, IL 60010 (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 December 23, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on January 8, 2003 as Document #0030032133 in the Cook County Recorder's Office and as last modified by Mortgage Modification dated June 19, 2011 and recorded on August 2, 2011 as Document# 1121408270.

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

LOT 7 IN KINGSPORT VILLAGE EAST UNIT NUMBER 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 26, 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 1005 East Point Drive, Schaumburg, IL 60193. The Real Property tax identification number is 07-26-301-007.

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

This Modification of Mortgage reflects the following:

The paragraph titled "**Right of Redemption Provision**" is hereby added to the above mentioned Mortgage as further described below.

The definition of the "Note" as described in the "Mortgage" is hereby amended by the following:

Note. The word "Note" means the promissory note dated October 5, 2012, in the original principal amount of \$480,000.00, from Borrower to Lender, together with all renewals of, extensions of, modifications of,

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(Continued)**

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refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 5.000% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$3,186.99 each and one irregular last payment estimated at \$404,276.96. Borrower's first payment is due November 5, 2012 and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due October 5, 2017 and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. The maturity date of the Note is October 5, 2017.

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.

RIGHT OF REDEMPTION PROVISION. Grantor(s) acknowledge the Rights of Reinstatement provided in 735 ILCS 5/15-1602 of the Illinois Mortgage Foreclosure Act and do hereby expressly waive those Rights of Reinstatement in accordance with 735 ILCS 5/15-1601. Grantors acknowledge the Rights of Redemption provided in 735 ILCS 5/15-1603 of the Illinois Foreclosure Act and do hereby expressly waive those Rights of Redemption in accordance with 735 ILCS 5/15-1601. These waivers do not apply to residential real estate occupied by the Grantor(s) as its (their) primary residence.

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 5, 2012.

GRANTOR:

X Leslie C. Numerowski TRUSTEE
Leslie C. Numerowski, Trustee of Leslie C. Numerowski Trust
dated June 1, 1996 under the provisions of a Trust Agreement

LENDER:

INLAND BANK AND TRUST

X Judith Urban
Authorized Signer VICE PRESIDENT

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MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this 3rd day of December, 2012 before me, the undersigned Notary Public, personally appeared **Leslie C. Numerowski, Trustee of Leslie C. Numerowski Trust dated June 1, 1996**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Anna Schultz Residing at 1100 South Rand Road
Lake Zurich IL - 60047

Notary Public in and for the State of Illinois

My commission expires 6.8.15



Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this 3rd day of December, 2012 before me, the undersigned Notary Public, personally appeared Jocelyn Urban and known to me to be the Vice President, 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 Anna Schultz Residing at 1100 South Rand Road
Lake Zurich, IL - 60047

Notary Public in and for the State of Illinois

My commission expires 6.8.15



COOK COUNTY CLERK'S OFFICE