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Doc#: 1308833018 Fee: \$44.00  
RHSP Fee: \$10.00 Affidavit Fee:  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/29/2013 09:10 AM Pg: 1 of 4

RECORDATION REQUESTED BY:  
STANDARD BANK AND  
TRUST COMPANY  
HICKORY HILLS  
7725 WEST 98TH STREET  
HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO:  
STANDARD BANK AND  
TRUST COMPANY  
HICKORY HILLS  
7725 WEST 98TH STREET  
HICKORY HILLS, IL 60457

SEND TAX NOTICES TO:  
STANDARD BANK AND  
TRUST COMPANY  
HICKORY HILLS  
7725 WEST 98TH STREET  
HICKORY HILLS, IL 60457

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Anna Siuta, Loan Documentation Specialist  
STANDARD BANK AND TRUST COMPANY  
7725 WEST 98TH STREET  
HICKORY HILLS, IL 60457

13086-87  
BOOK 102

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated February 15, 2013, is made and executed between Standard Bank and Trust Company, not personally but as Trustee on behalf of Trust No. 20771 dated November 5, 2009, 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 WEST 98TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 4, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and an Assignment of Rents recorded on December 15, 2009 as Document Numbers 0934933074 and 0934933075 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:

LOT 99 OF APPLE TREE OF HAZEL CREST UNIT #2, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 17, 1971 AS DOCUMENT 215688416, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3612 Tamarind Lane, Hazel Crest, IL 60429. The Real Property tax identification number is 28-26-312-012-0000.

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

Floor rate is being reduced to 5.50%.

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5454630001

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**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 FEBRUARY 15, 2013.**

**GRANTOR:**

**STANDARD BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 11-05-2009 and known as Trust No. 20701.**

By: Patricia Ralphson Patricia Ralphson, AVP  
Authorized Signer for Standard Bank and Trust Company

By: Jay Faler Jay Faler, AVP  
Authorized Signer for Standard Bank and Trust Company

**LENDER:**

**STANDARD BANK AND TRUST COMPANY**

x Jennifer Oganovich  
Authorized Signer

This instrument is signed, sealed 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 hereunder 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 Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said STANDARD BANK AND TRUST COMPANY as Trustee as aforesaid, and the said STANDARD BANK AND TRUST COMPANY does not undertake, nor shall it have any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof, nor shall STANDARD BANK AND TRUST COMPANY, either individually or as Trustees, be under any duty or obligation to sequester the rents, issues and profits arising from the property described or any other property which it may hold under the terms and conditions of said Trust Agreement.

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5454630001

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### TRUST ACKNOWLEDGMENT

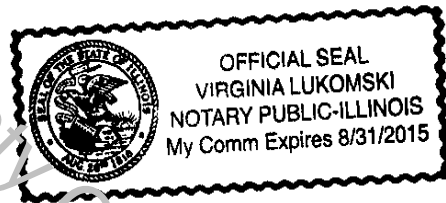
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 18th day of March, 2013 before me, the undersigned Notary Public, personally appeared Patricia Ralphson, AVP of Standard Bank and Trust Company, Trustee of Trust No. 20701 and Jay Faler, AVP of Standard Bank and Trust Company, Trustee of Trust No. 20701, and known to me to be authorized trustees or agents 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Virginia Lukomski Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5454630001

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### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF WILL

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On this 18 day of MARCH, 2013 before me, the undersigned Notary Public, personally appeared JENNIFER OGNOVICH and known to me to be the ASST VICE PRESIDENT, authorized agent for **STANDARD BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **STANDARD BANK AND TRUST COMPANY**, duly authorized by **STANDARD BANK AND TRUST COMPANY** 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 **STANDARD BANK AND TRUST COMPANY**.

By Patricia Denny  
Notary Public in and for the State of ILLINOIS

Residing at 13708 HIAWATHA DR  
HOMER GLEN IL 60491

My commission expires 01/06/2017

Property of Cook County Clerk's Office