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



Doc#: 1309504054 Fee: \$42.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/05/2013 09:25 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
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HICKORY HILLS, IL 60457

FOR RECORDER'S USE ONLY

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

13093-74
S ✓
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S ✓
SC ✓
INT ✓

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 5, 2013, is made and executed between Elzbieta Loszewski an unmarried woman, whose address is 7755 Wolf Road, LaGrange, IL 60525 (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 November 17, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and Assignment of Rents recorded November 25, 2009 as Document Numbers 0932949051 and 0932949052; Modification of Mortgage recorded February 5, 2013 as Document Number 1303626010 in Cook County Recorder of Deeds.

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

LOT 1 IN GARDEN FOUR SUBDIVISION OF LOT 1 (EXCEPT THE SOUTH 341 FEET THEREOF) IN BLOCK 3 IN FREDERICK H. BARTLETT'S 95TH STREET AND ROBERTS ROAD SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 9401 South 79th Court, Hickory Hills, IL 60457. The Real Property tax identification number is 23-01-304-007-0000.

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

The principal amount of the Promissory Note is reduced to \$412,583.31. The interest rate on the principal

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4046269001

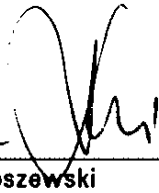
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balance of the Promissory Note remaining unpaid is reduced to 5.75%. Repayment and Maturity Date are modified as follows: Borrower will pay this loan in 35 regular payments of \$3,211.94 each beginning April 5, 2013 and one irregular last payment estimated at \$368,495.97 due on March 5, 2016 as more fully set out in the and a Change in Terms Agreement of the same date herewith incorporated herein by this reference.

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 MARCH 5, 2013.

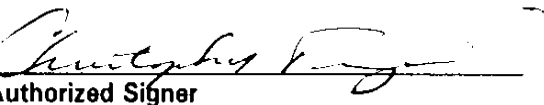
GRANTOR:

X 

 Elzbieta Loszewski

LENDER:

STANDARD BANK AND TRUST COMPANY

X 

 Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 4046269001

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Elzbieta Loszewski**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22 day of March, 2013.
 By Maribeth Libs Residing at Tinley Park
 Notary Public in and for the State of IL
 My commission expires 10/18/15



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF COOK)

On this 22 day of March, 2013 before me, the undersigned Notary Public, personally appeared Chris Tetzsch and known to me to be the _____, 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 Maribeth Libs Residing at Tinley Park
 Notary Public in and for the State of IL
 My commission expires 10/18/2015

