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Doc#: 1315446133 Fee: \$44.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/03/2013 11:54 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

FOR RECORDER'S USE ONLY

H25317570
This Modification of Mortgage prepared by:
Inland Bank and Trust
2805 Butterfield Road, Suite 200
Oak Brook, IL 60523

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 24, 2013, is made and executed between William W. Oliver, a married man, whose address is 2943 Sandra Avenue, Melrose Park, IL 60164 (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 March 24, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 3, 2008 as Document #0809441010 in the Cook County Recorder's Office.

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

THE WEST 47.26 FEET OF THE SOUTH 184.35 FEET OF THE NORTH 1288.1 FEET (EXCEPT THE EAST 1233 FEET) OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10458 West Palmer Avenue, Melrose Park, IL 60164. The Real Property tax identification number is 12-32-203-018-0000.

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

This Modification of Mortgage reflects the following:

(1) 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 March 24, 2013, in the original principal amount of \$22,684.01, which is a renewal of promissory note dated March 24, 2008 in the original principal amount of \$101,150.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement.

The maturity date referenced in the above mentioned mortgage is hereby eliminated.

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(Continued)**

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

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.

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.

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 24, 2013.

GRANTOR:

X 
William W. Oliver

LENDER:

INLAND BANK AND TRUST

X 
Authorized Signer

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MODIFICATION OF MORTGAGE
(Continued)

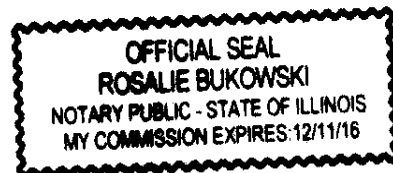
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared **William W. Oliver**, 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 8th day of May, 2013.
By Rosalie Bukowski Residing at 2225 S. Wolf Rd Hillside
Notary Public in and for the State of Illinois
My commission expires 12-11-16

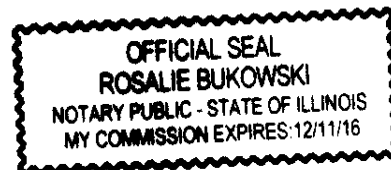


LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DuPage)

On this 8th day of May, 2013 before me, the undersigned Notary Public, personally appeared Michael P. Kusan and known to me to be the Sec. V. P., 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 Rosalie Bukowski Residing at 2225 S. Wolf Rd. Hillside
Notary Public in and for the State of Illinois
My commission expires 12-11-16



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MODIFICATION OF MORTGAGE (Continued)

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