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Doc#: 1328126090 Fee: \$42.00
RHSP Fee: \$9.00 RPAF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/08/2013 01:16 PM Pg: 1 of 3

RECORDATION REQUESTED BY:

State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525

WHEN RECORDED MAIL TO:

State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525

SEND TAX NOTICES TO:

Nicholas A Hardgrove
Noreen Hardgrove
3418 North Bell Avenue
Chicago, IL 60608

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by
LINDA YANZ
State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525

C.T.I./CY

8455109

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 26, 2013, is made and executed between Nicholas A Hardgrove and Noreen Hardgrove; husband and wife (referred to below as "Grantor") and State Bank of Countryside, whose address is 6734 Joliet Road, Countryside, IL 60525 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 7, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 10-17-2008 AS DOCUMENT NO. 0829135074.

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

LOT 32 IN BLOCK 6 IN C. T. YERKES SUBDIVISION OF BLOCKS 33 TO 36 INCLUSIVE AND 41 TO 44 INCLUSIVE OF SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE EAST 1/2 OF THE SOUTHEAST 1/4 THEREOF) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3418 North Bell Avenue, Chicago, IL 60608. The Real Property tax identification number is 14-19-310-033-0000.

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

TO EXTEND THE MATURITY DATE FOR FIVE YEARS AND TO CHANGE THE TERMS OF THE NOTE AS FOLLOWS: 6 MONTHS INTEREST ONLY AT 5.00% FIXED THEN 54 PRINCIPAL AND INTEREST PAYMENTS ON A 25 YEAR AMORTIZATION SCHEDULE. THE NOTE NUMBER IS AMENDED TO 95768809900001.

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

Handwritten notes and signatures: SC, 10/31/13, Y, K, A

REC 333-CP

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

Loan No: 95768809900001

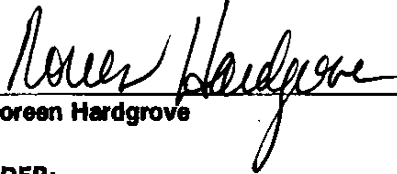
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performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It 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 AUGUST 26, 2013.

GRANTOR:

x 
Nicholas A Hardgrove

x 
Noreen Hardgrove

LENDER:

STATE BANK OF COUNTRYSIDE

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 95768809900001

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INDIVIDUAL ACKNOWLEDGMENT

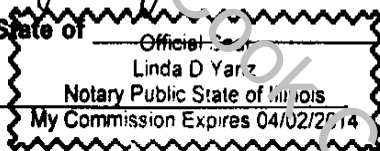
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me the undersigned Notary Public, personally appeared **Nicholas A Hardgrove and Noreen Hardgrove, husband and wife**, 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 26 day of August, 2013.

By Linda D. Yanz Residing at Orland Park, IL

Notary Public in and for the State of _____



My commission expires _____

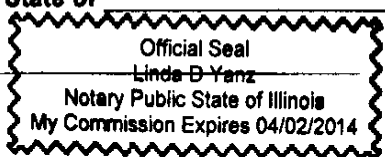
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 26 day of August, 2013 before me, the undersigned Notary Public, personally appeared Noreen Harrington and known to me to be the VP, authorized agent for **State Bank of Countryside** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Bank of Countryside**, duly authorized by **State Bank of Countryside** 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 **State Bank of Countryside**.

By Linda D. Yanz Residing at Orland Park, IL

Notary Public in and for the State of _____



My commission expires _____