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**RECORDATION REQUESTED BY:** 

STANDARD BANK AND TRUST COMPANY **EASTERN REGION** 7725 WEST 98th STREET HICKORY HILLS, IL 60457 Doc#: 1328133050 Fee: \$42.00 RHSP Fee:\$9,00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 10/08/2013 10:42 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

STANDARD BANK AND TRUST COMPANY **EASTERN REGION** 7725 WEST 9841 STREET

HICKORY HILLS, IL 60457

SEND TAX NOTICES TO: STANDARD BANK AND TRUST COMPANY **EASTERN REGION** 7725 WEST 98th STREET HICKORY HILLS, IL 60457

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Angie Tofil, Loan Documentation Specialist STANDARD BANK AND TRUST COMPANY 7725 WEST 98th STREET HICKORY HILLS, IL 60457

**BOX 162** 

### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2013, is made and executed between Harjit S. Sahi and Jaswinder Sahi, as Joint Tenants, whose address is 1217 East Cambridge Drive Schererville, IN 46375 (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 June 15, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and Assignment of Rents recorded June 15, 2010 as Document Numbers 1012046028 and 1018046029 in Cook County Recorder of Deeds.

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

LOTS 89, 90 AND 91 (EXCEPT THAT PART THEREOF TAKEN FOR HIGHWAY PURPOSES AS SHOWN IN DOCUMENT 3082508) IN LANSING TORRENCE MANOR RESUBDIVISION, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 26, 1957 AS DOCUMENT NUMBER 17096913, IN BOOK 505 OF PLATS, PAGE 40.

The Real Property or its address is commonly known as 18595 South Torrence Avenue, Lansing, IL 60438. The Real Property tax identification number is 30-31-318-045, 30-31-318-046 and 30-31-318-047.

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

The word "Note" means the promissory note dated June 15,2010 in the original principal amount of

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#### **MODIFICATION OF MORTGAGE** (Continued)

Loan No: 4054369001

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\$275,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, restatements of and substitutions for the promissory note all of which are incorporated herein by this reference as if fully restated herein. Borrower's final payment of such Note will be for all unpaid principal and all unpaid accrued interest. .

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 witing. 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 beiow 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.

BUSINESS PURPOSES. The security interes granted herein is granted to secure payment of a Loan for business purposes and is not granted to secure payment of a loan made for personal, household or family purposes.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE ATIG.

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ORIGINA AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2013.

**GRANTOR:** 

Harjit S. Sal

aswinder Sahi

LENDER:

STANDARD BANK AND TRUST COMPANY

Author

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 4054369001	(Continued)	Page 3
	NDIVIDUAL ACKNOWLEDGMENT	
STATE OF Micro		
COUNTY OF LAKE	) SS	
	mod Notone Bulden managed at 111 th of	
to me known to be the individual	ned Notary Public, personally appeared Harjit S Is described in and who executed the Modi Modification as their free and voluntary act a	fication of Mortgage, and
Given under my hand and official sea	if this 30th day of Sept	20 13.
BX TOUSE	Residing at Lake	County
Notary Public in and for the State of	Indesa	1
My commission expires $\frac{11-15-1}{11-11}$	NOTAR	OFFICIAL SEAL  JISE MARTIN  Y PUBLIC - INDIANA  AKE COUNTY  nm. Expires 11/15/17
	LENDER ACKNOWLEDGMENT	
STATE OF Milana	) ss	
COUNTY OF LACE		S
On this day of day of Public, personally appeared Tennial day of day of	and known to me to be th	ne, the undersigned Notary
foregoing instrument and acknowle STANDARD BANK AND TRUST CO through its board of directors or other.	ANDARD BANK AND TRUST COMPANY that dged said instrument to be the free and vom MPANY, duly authorized by STANDARD BANI erwise, for the uses and purposes therein mente this said instrument and in fact executed this OMPANY.	oluntary act and deed of K AND TRUST COMPANY tioned, and on oath stated
By Cluse V	Residing at Lake	County
Notary Public in and for the State of	Indiana	•
My commission expires 11–154	L L NOT/	OFFICIAL SEAL DUISE MARTIN ARY PUBLIC - INDIANA LAKE COUNTY omm. Expires 11/15/17