

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301



Doc#: 1335422008 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/20/2013 08:11 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Claude L'Heureux, Senior Vice President
Community Bank of Oak Park River Forest
1001 Lake St
Oak Park, IL 60301

First American Title
Order # Accom-09c

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 1, 2013, is made and executed between Elaine S. Rullo, a Widow, whose address is 2129 N. 76th Court, Elmwood Park, IL 60707 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 22, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds of Cook County, Illinois on March 12, 2004 as Document Number 0407242151.

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

Lot 2 in Rosiek's Resubdivision, being a Resubdivision in the Southeast 1/4 of the Northwest 1/4 of Section 36, 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 2129 N. 76th Court, Elmwood Park, IL 60707. The Real Property tax identification number is 12-36-111-046-0000.

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

The Principal Balance is being decreased from \$100,000.00 to \$50,000.00. The Maturity Date is being extended from December 1, 2013 to December 1, 2018.

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

UNOFFICIAL COPY

Property of Cook County Clerk's Office

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 1, 2013.

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:

X *Elaine S. Rullo*
Elaine S. Rullo

LENDER:

X *[Signature]*
COMMUNITY BANK OF OAK PARK RIVER FOREST
Authorized Signer

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 700851170

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared **Elaine S. Rullo**, 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 12th day of December, 2013.

By [Signature] Residing at 1001 Lake St OP IL 60301

Notary Public in and for the State of IL

My commission expires 5/17/14

LENDER ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK

)
) SS
)



On this 12th day of December, 2013 before me, the undersigned Notary Public, personally appeared Claude L'Heureux and known to me to be the VP. V.P., authorized agent for **Community Bank of Oak Park River Forest** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Community Bank of Oak Park River Forest**, duly authorized by **Community Bank of Oak Park River Forest** 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 **Community Bank of Oak Park River Forest**.

By [Signature] Residing at 1001 Lake St OP IL 60301

Notary Public in and for the State of IL

My commission expires 5/17/14