

RECORDATION REQUESTED BY:
OLD PLANK TRAIL
COMMUNITY BANK, NA
First National Bank of Illinois a
Branch of Old Plank Trail
Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

WHEN RECORDED MAIL TO:
OLD PLANK TRAIL
COMMUNITY BANK, NA
First National Bank of Illinois a
Branch of Old Plank Trail
Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

SEND TAX NOTICES TO:
OLD PLANK TRAIL
COMMUNITY BANK, NA
First National Bank of Illinois a
Branch of Old Plank Trail
Community Bank, NA
3256 Ridge Road
Lansing, IL 60438

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Robin Urbanowski, Loan Administration Specialist
OLD PLANK TRAIL COMMUNITY BANK, NA
3256 Ridge Road
Lansing, IL 60438

PRIORITY NATIONAL TITLE 660004046

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 1, 2014, is made and executed between James A. Dekker, a married man (referred to below as "Grantor") and OLD PLANK TRAIL COMMUNITY BANK, NA, whose address is 3256 Ridge Road, Lansing, IL 60438 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 1, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 29, 2009 in Cook County Recorder of Deeds office as Document Number 0902946010.

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

Lot 227 in Brookwood Point Unit 4 being a Subdivision of part of the North West Quarter of Section 11, Township 35 North, Range 14 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 828 E. 193rd Place, Glenwood, IL 60425. The Real Property tax identification number is 32-11-110-022-0000.

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

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


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Effective January 1, 2014 the maturity date is extended from January 1, 2014 to January 1, 2016. The monthly payment will be changed from \$891.49 to \$792.10. The interest rate is changed from 6.50% fixed to 5.25% fixed. Payments are due February 1, 2014 and on the same day of each month after that. Final payment will be due on January 1, 2016. .

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 JANUARY 1, 2014.

GRANTOR:

X 
James A. Dekker

LENDER:

OLD PLANK TRAIL COMMUNITY BANK, NA

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **James A. Dekker**, 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 26th day of MARCH, 2014.

By Sally M. Heckwine Residing at LANSING, ILLINOIS

Notary Public in and for the State of Illinois

My commission expires Feb 18, 2018



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 26th day of MARCH, 2014 before me, the undersigned Notary Public, personally appeared Gerry Kottra and known to me to be the Asst. Vice Pres., authorized agent for **OLD PLANK TRAIL COMMUNITY BANK, NA** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **OLD PLANK TRAIL COMMUNITY BANK, NA**, duly authorized by **OLD PLANK TRAIL COMMUNITY BANK, NA** 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 **OLD PLANK TRAIL COMMUNITY BANK, NA**.

By Sally M. Heckwine Residing at LANSING, ILLINOIS

Notary Public in and for the State of Illinois

My commission expires Feb. 18, 2018

