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RECORDATION REQUESTED BY:

McHenry Savings Bank
353 Bank Drive
P O Box 566
McHenry, IL 60051



1416316048

Doc#: 1416316048 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/12/2014 02:16 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

McHenry Savings Bank
353 Bank Drive
P O Box 566
McHenry, IL 60051

SEND TAX NOTICES TO:

McHenry Savings Bank
353 Bank Drive
P O Box 566
McHenry, IL 60051

[Space Above This Line For Recording Data]

This Modification of Mortgage prepared by:

LINDSAY LEVANDER, LOAN PROCESSOR
McHenry Savings Bank
353 Bank Drive
McHenry, IL 60051

MODIFICATION OF MORTGAGE



THIS MODIFICATION OF MORTGAGE dated May 1, 2014, is made and executed between ANN K. KALAS, whose address is 276 DUBLIN LANE, SOUTH ELGIN, IL 60177 (referred to below as "Grantor") and McHenry Savings Bank, whose address is 353 Bank Drive, P O Box 566, McHenry, IL 60051 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 25, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

ORIGINAL MORTGAGE RECORDED ON 07/30/2004 AS DOC #0421233052 BY THE COOK COUNTY RECORDER OF DEEDS.

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

UNIT 115 IN THE SANCTUARY OF ARLINGTON HEIGHTS CONDOMINIUM, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PROPERTY; PART OF LOT 1 IN MARCY'S FOREST VIEW SUBDIVISION, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 0411231052, IN COOK COUNTY, ILLINOIS, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

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Property of Cook County

MCHENRY SAVINGS BANK

Talana Diaz, Mortgage Loan Officer

LENDER:

ANN K. KALAS

GRANTOR:

Ann K. Kalas King

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 1, 2014.

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.

THE LOAN IS BEING CONVERTED TO A FIXED RATE NOTE WITH AN INTEREST RATE OF 5.375%. BORROWER WILL CONTINUE TO MAKE MONTHLY ESCROW PAYMENTS PER EXISTING AGREEMENT. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:
The Real Property or its address is commonly known as 2234 S. GOEBBERT ROAD #115, ARLINGTON HEIGHTS, IL 60005. The Real Property tax identification number is 08-15-103-036-0000.



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MODIFICATION OF MORTGAGE

Loan No: 1053047187

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF McHenry)

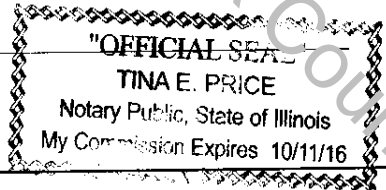
On this day before me, the undersigned Notary Public, personally appeared **ANN K. KALAS**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of May, 2014.

By Tina E. Price Residing at Kenosha, WI

Notary Public in and for the State of Illinois

My commission expires _____

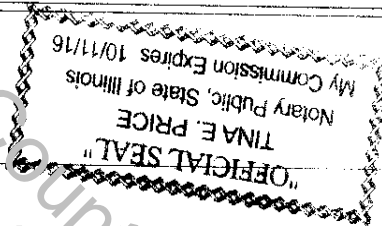


County Clerk's Office

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My commission expires

Notary Public in and for the State of Illinois

Residing at Kenosha Court, WI

By

of McHenry Savings Bank

On this 15th day of May 2014 before me, the undersigned Notary Public, personally appeared **Talana Diaz** and known to me to be the **Mortgage Loan Officer**, authorized agent for **McHenry Savings Bank** and executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **McHenry Savings Bank**, duly authorized by **McHenry Savings Bank** 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 **McHenry Savings Bank**.

COUNTY OF McHenry

STATE OF Illinois

)
) SS
)

LENDER ACKNOWLEDGMENT

Loan No: 1053047187

(Continued)

