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RECORDATION REQUESTED BY:

Countryside Bank
6734 Joliet Road
Countryside, IL 60525

Doc#: 1508646150 Fee: \$46.25
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A.Yarbrough
Cook County Recorder of Deeds
Date: 03/27/2015 01:44 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

~~Countryside Bank
6734 Joliet Road
Countryside, IL 60525~~

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Property of Cook County Clerk's Office

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

LINDA YANZ
Countryside Bank
6734 Joliet Road
Countryside, IL 60525

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~~After Recording Return To:
Fidelity National Title (RLC)
9031 W 151st Street Ste.110
Orland Park, IL 60462~~

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 26, 2015, is made and executed between Anthony J. Hegarty and Sheila M. Hegarty, whose address is 41 W. Deer Lane, Lemont, IL 60439 (referred to below as "Grantor") and Countryside Bank, whose address is 6734 Joliet Road, Countryside, IL 60525 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 4, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 12-23-2009 AS DOCUMENT NO. 0935704095.

FIDELITY NATIONAL TITLE OC15002037

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

LOT 10 IN SOUTHPOINTE SUBDIVISION, BEING A SUBDIVISION OF PART OF SECTION 31 TOWNSHIP 37 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 30, 2003 AS DOCUMENT NUMBER 0330331095 IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 41 W. Deer Lane, Lemont, IL 60439. The Real Property tax identification number is 22-31-203-017-0000.

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

TO REDUCE THE LOAN AMOUNT FROM \$500,000.00 TO \$250,000.00. ALL OTHER TERMS REMAIN THE SAME.

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

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 95608609900001

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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 FEBRUARY 26, 2015.

GRANTOR:

X Anthony J. Hegarty
Anthony J. Hegarty

X Sheila M. Hegarty
Sheila M. Hegarty

LENDER:

COUNTRYSIDE BANK

X [Signature]
Authorized Signer

Property of Cook County Clerk's Office

[Large handwritten mark]

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MODIFICATION OF MORTGAGE

Loan No: 95608609900001

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Anthony J. Hegarty**, 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 February, 2015.

By Mary Steidl Residing at 405 Oak Street

Notary Public in and for the State of Illinois Lockport, IL 60441

My commission expires 1/25/19



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Sheila M. Hegarty**, 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 February, 2015.

By Mary Steidl Residing at 405 Oak Street

Notary Public in and for the State of Illinois Lockport, IL 60441

My commission expires 1/25/19



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MODIFICATION OF MORTGAGE

Loan No: 95608609900001

(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 26th day of FEBRUARY, 2015 before me, the undersigned Notary Public, personally appeared MARY A. McNALLY and known to me to be the SENIOR VICE PRESIDENT, authorized agent for **Countryside Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Countryside Bank**, duly authorized by **Countryside 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 **Countryside Bank**.

By Barbara Iovinelli Residing at Homer Glen

Notary Public in and for the State of ILLINOIS

My commission expires 10/26/15

