

Illinois Anti-Predatory
Lending Database
Program

Doc#: 1525808213 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/15/2015 02:03 PM Pg: 1 of 5

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: PIN: 28-34-108-008-0000

Address:

Street: 4624 176th Place

Street line 2:

City: Country Club Hills

State: IL

ZIP Code: 60478

Lender: State Farm Bank

Borrower: Phyliss Taybron

Loan / Mortgage Amount: \$29,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 0A2AAEAE-7B09-471A-887A-1AD2E61DFD02

Execution date: 7/30/2015

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RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
NMLS Company ID 139716
One State Farm Plaza
Bloomington, IL 61710

WHEN RECORDED MAIL TO:

~~State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 53705-0961~~

WHEN RECORDED SEND TO:

TITLE FIRST AGENCY
2944 FULLER AVE NE, STE 200
GRAND RAPIDS, MI 49505

1603845

SEND TAX NOTICES TO:

PHYLLIS TAYBRON
VICTOR A TAYBRON
4624 176TH PL
COUNTRY CLUB HILLS, IL
60478-4539

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

ESTHELA RODRIGUEZ, HOME EQUITY REPRESENTATIVE
State Farm Bank, F.S.B.
One State Farm Plaza
Bloomington, IL 61710

MODIFICATION OF MORTGAGE

Title First 769972743 76 73

THIS MODIFICATION OF MORTGAGE dated July 30, 2015, is made and executed between PHYLLIS TAYBRON and VICTOR A TAYBRON; as Wife and Husband (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 10, 2004 (the "Mortgage") which has been recorded in COOK COUNTY County, State of Illinois, as follows:

RECORDED IN THE AMOUNT OF \$15,000.00 ON 07-08-2004, AS INSTRUMENT NUMBER 0419022131 IN THE COOK COUNTY RECORDS. MODIFIED AND RECORDED IN THE AMOUNT OF \$33,500.00 ON 04-15-2009, AS INSTRUMENT NUMBER 0910515006 IN THE COOK COUNTY RECORDS.

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

The following described real estate situated in the County of Cook in the State of Illinois, to wit: Lot 222 in J.E. Merrion's Country Club Hills, Unit No. 8, a subdivision of part of the North 1/2 of the Northwest 1/4 and part of the Southwest 1/4 of the Northwest 1/4 of Section 34, Township 36 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 4624 176TH PL, COUNTRY CLUB HILLS, IL 60478-4539. The Real Property tax identification number is 28-34-108-008-0000.

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

DECREASING CREDIT LIMIT FROM \$33,500.00 TO \$29,000.00 AND EXTENDING MATURITY DATE TO 08-31-2040.

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MODIFICATION OF MORTGAGE (Continued)

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.

ADDITIONAL EVENT OF DEFAULT/ACCELERATION. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 30, 2015.

GRANTOR:

X 


 PHYLLIS TAYBRON

X 

 VICTOR A TAYBRON

LENDER:

STATE FARM BANK, F.S.B.

X 

 Authorized Signer

MEGAN WARNICK
 HOME EQUITY MANAGER

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **PHYLLIS TAYBRON** and **VICTOR A TAYBRON**, as **Wife and Husband**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30 day of July, 2015.

By: ~~Phyllis Taybron Victor A. Taybron~~ Residing at Country Club Hills, IL
Charlene A. Raines
 Notary Public in and for the State of IL



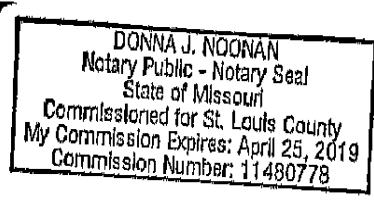
My commission expires 6-21-2018

LENDER ACKNOWLEDGMENT

STATE OF Missouri)
)
) SS
 COUNTY OF St. Louis)

On this 07th day of August, 2015 before me, the undersigned Notary Public, personally appeared Megan Wernick and known to me to be the Branch Manager, authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of State Farm Bank, F.S.B., duly authorized by State Farm Bank, F.S.B. 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 State Farm Bank, F.S.B.

By: Donna J. Noonan Residing at Florissant, Mo
Donna J. Noonan
 Notary Public in and for the State of Missouri



My commission expires 4/25/2019

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MODIFICATION OF MORTGAGE (Continued)

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Property of Cook County Clerk's Office

| | |
|------------------------------------|---------------|
| MLO Name | Alice Provdan |
| NMLS# | 1213063 |
| MLS Company Name | SA |
| MLO Company ID NMLS# | 1# |
| State Farm Bank, FSB, NMLS# 139716 | |