

RECORDATION REQUESTED BY:
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455



WHEN RECORDED MAIL TO:
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455



SEND TAX NOTICES TO:
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

810384248

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 14, 2002, is made and executed between Colby C. Lyons, a married woman, and Mary G. Lyons, a widow, and not since remarried, whose address is 974 Kirkwood Drive, Inverness, IL 60067 (referred to below as "Grantor") and Bridgeview Bank and Trust, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 16, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 11, 1998 in the Office of the Cook County Recorder as Document No. 98988138.

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

LOT 6 IN MUIRFIELD OF INVERNESS, PROPERTIES OF ARTHUR T. MC INTOSH AND COMPANY, UNIT NUMBER 1, BEING A SUBDIVISION IN SECTIONS 7 AND 8, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 26, 1973 AS DOCUMENT 22525451, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 974 Kirkwood Drive, Inverness, IL 60067. The Real Property tax identification number is 02-08-310-006-0000

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

Increase Credit Limit of Line of Credit Agreement and Mortgage to \$100,000.00 and Extend the Maturity Date to February 19, 2007.

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

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MODIFICATION OF MORTGAGE

(Continued)

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 FEBRUARY 14, 2002.

GRANTOR:

X Colby C. Lyons
Colby C. Lyons, Individually

X Mary G. Lyons
Mary G. Lyons, Individually

LENDER:

X [Signature]
Authorized Signer

Property of Cook County Clerk's Office

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS

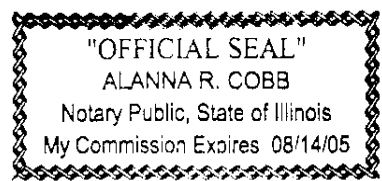
On this day before me, the undersigned Notary Public, personally appeared Colby C. Lyons and Mary G. Lyons, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of February, 20 02

By Alanna R. Cobb Residing at 1970 N. Halsted, Chicago, IL 60614

Notary Public in and for the State of Illinois

My commission expires 8-14-05



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS

On this 14th day of February, 2002 before me, the undersigned Notary Public, personally appeared Ryan Cooley and known to me to be the Commercial Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Alanna R. Cobb Residing at 1970 N. Halsted, Chicago, IL 60614

Notary Public in and for the State of Illinois

My commission expires 8-14-05

