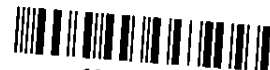


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2001/0269 27 001 Page 1 of 3
2002-10-11 13:48:52
Cook County Recorder 28.50



0021122658

WHEN RECORDED MAIL TO:

Northview Bank & Trust
Northfield
245 Waukegan Road
Northfield, IL 60093

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

SANDY M. HOVEY, LOAN ADMINISTRATOR
Northview Bank & Trust
245 Waukegan Road
Northfield, IL 60093

O'Connor Title
Services, Inc.

2284-065

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 5, 2002, is made and executed between DENNIS E. MCGAURAN, MARRIED TO MELANIE V. MCGAURAN (referred to below as "Grantor") and Northview Bank & Trust, whose address is 245 Waukegan Road, Northfield, IL 60093 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 18, 1997 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

HOME EQUITY LINE MORTGAGE RECORDED 08/29/1997 AS DOCUMENT #97-636863 WITH THE COOK COUNTY RECORDER.

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

LOT 12 IN WOODLAND PARK, BEING A SUBDIVISION OF THAT PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE CENTER LINE OF HAPP ROAD, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1975 OLD WILLOW ROAD, NORTHFIELD, IL 60093-2937. The Real Property tax identification number is 04-24-200-050

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

THE MATURITY DATE OF THE NOTE IS EXTENDED TO SEPTEMBER 5, 2007, AT WHICH TIME ALL OUTSTANDING SUMS DUE TO LENDER UNDER THE NOTE SHALL BE PAID IN FULL, AND THE MORTGAGE IS MODIFIED ACCORINGLY.

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

MODIFICATION OF MORTGAGE

Loan No: 200133901

(Continued)

Page 2

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 5, AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 5, 2002.

GRANTOR:

DENNIS E. MCGAURAN, Individually

LENDER:

I AM SIGNING THIS WAIVER OF HOMESTEAD EXEMPTION FOR THE PURPOSE OF EXPRESSLY RELINQUISHING AND WAIVING ALL RIGHTS AND BENEFITS OF THE HOMESTEAD EXEMPTION LAWS OF THE STATE OF ILLINOIS AS TO ALL DEBTS SECURED BY THIS MORTGAGE, I UNDERSTAND THAT I HAVE NO LIABILITY FOR ANY OF THE AFFIRMATIVE COVENANTS IN THIS MORTGAGE.

MELANIE V. MCGAURAN, INDIVIDUALLY

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

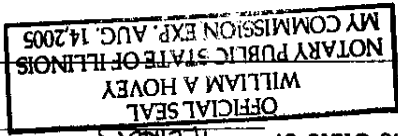
COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared DENNIS E. MCGAURAN, 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 5TH day of SEPTEMBER, 20 02

By [Signature] Residing at [Address]

Notary Public in and for the State of ILLINOIS



My commission expires

0021122658

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 200133901

LENDER ACKNOWLEDGMENT

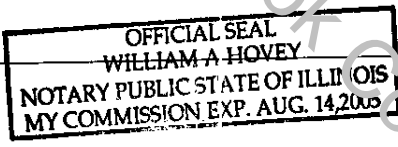
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 5TH day of SEPTEMBER, 2002 before me, the undersigned Notary Public, personally appeared JEFFREY M. THOELECKE and known to me to be the SR. VICE PRESIDENT 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 [Signature] Residing at NORTHFIELD, IL

Notary Public in and for the State of ILLINOIS

My commission expires



Cook County Clerk's Office