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2002-11-29 11:29:03

Cook County Recorder 30.00

RECORDATION REQUESTED BY:

**BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010**



0021318879

WHEN RECORDED MAIL TO:

**BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010**

BOX 1110

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Betty Millar, Commercial Banking Associate
BARRINGTON BANK & TRUST COMPANY, N.A.
201 S Hough St
Barrington, IL 60010**

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 6, 2002, is made and executed between Nancie K. Kozel Tobison f/k/a Nancie K. Kozel, married to David Tobison (referred to below as "Grantor") and **BARRINGTON BANK & TRUST COMPANY, N.A.**, whose address is 201 S. HOUGH STREET, BARRINGTON, IL 60010 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 26, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 7, 2001 in Cook County, Illinois as Document No 001104/883.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 506 S. Hough Street, Barrington, IL 60010. The Real Property tax identification number is 01-01-120-021 + 01-01-120-024

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

Increase the credit limit to \$275,000.00.

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0001

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 NOVEMBER 6, 2002.

GRANTOR:

X Nancie K. Kozel Tobison
Nancie K. Kozel Tobison, Individually

LENDER:

X Charlotte Neault
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL.

COUNTY OF Cook

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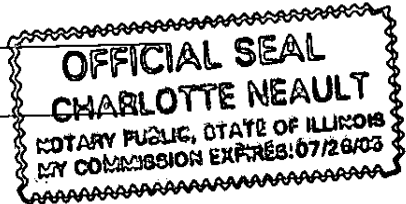
On this day before me, the undersigned Notary Public, personally appeared Nancie K. Kozel Tobison, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the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

Given under my hand and official seal this 6TH day of November, 2002

By Charlotte Neault Residing at Barrington IL

Notary Public in and for the State of IL

My commission expires 7/26/05



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MODIFICATION OF MORTGAGE
(Continued)

Loan No: 0001

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF COOK) SS
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On this 6TH day of November, 2002 before me, the undersigned Notary Public, personally appeared CHARLOTTE NEHULT and known to me to be the VP, 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 Karen G. Smith Residing at BARKLINGTON IL
Notary Public in and for the State of IL

My commission expires _____



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PARCEL 1:

LOTS 5 AND 6 (EXCEPT THE NORTH 62 FEET) IN MCLEISTER AND HOLBROOK'S SUBDIVISION OF PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 15 IN OWNER'S RESUBDIVISION OF LOT 63 IN COUNTY CLERK'S RESUBDIVISION OF ASSESSOR'S DIVISION, EXCEPT LOTS 9 THROUGH 17, INCLUSIVE, AND LOTS 30, 34 AND 35 OF THE WEST HALF OF THE NORTHWEST QUARTER AND THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 12, 1925 AS DOCUMENT 8808775 IN BOOK 203, PAGE 13, IN COOK COUNTY, ILLINOIS.

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