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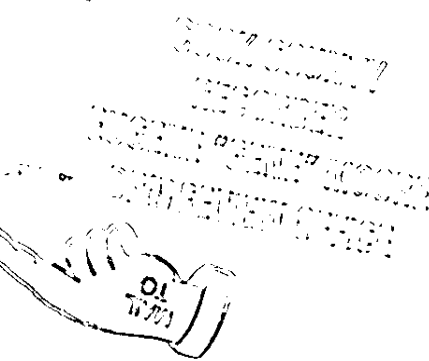
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2002-12-03 08:22:16  
Cook County Recorder 28.50

RECORDATION REQUESTED BY:  
PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463



WHEN RECORDED MAIL TO:  
PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

PALOS BANK AND TRUST COMPANY  
12600 S. Harlem Avenue  
Palos Heights, IL 60463

70085946

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated November 15, 2002, is made and executed between Nicholas Andricopulos and Nancy K. Andricopulos, his wife, as joint tenants, whose address is 12511 Lucille Lane, Palos Park, IL 60464 (referred to below as "Grantor") and PALOS BANK AND TRUST COMPANY, whose address is 12600 S. HARLEM AVENUE, PALOS HEIGHTS, IL 60463 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 16, 1995 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 17, 1995 as Document No. 95800769, in the Office of the Recorder of Deeds of Cook County.

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

Lots 1 to 6, both inclusive, in Block 1 in West 79th Street Gardens, being a subdivision of the West 1/2 of the East 1/2 of the Northwest 1/4 of Section 31, Township 38 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 6945 W. 79th Street, Burbank, IL 60459. The Real Property tax identification number is 19-31-102-005, 19-31-102-006, 19-31-102-007, 19-31-102-008, 19-31-102-009 and 19-31-102-010

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

The maturity date of the Mortgage is extended to November 15, 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,

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## MODIFICATION OF MORTGAGE (Continued)


Loan No: 70005946

makers and endorser 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.

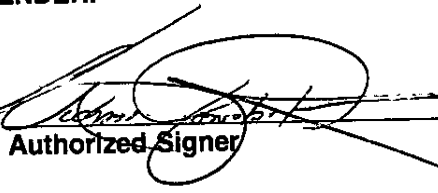
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 15, 2002.**

**GRANTOR:**

X   
Nicholas Andricopulos, Individually

X   
Nancy K. Andricopulos, Individually

**LENDER:**

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 70005946

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **Nicholas Andricopulos and Nancy K. Andricopulos**, 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 20th day of November, 20 02

By Mary R. Granat  
 Notary Public in and for the State of Illinois  
 My commission expires 8-26-04

Residing at Chicago, Ills.  
 "OFFICIAL SEAL"  
 MARY R. GRANAT  
 Notary Public, State of Illinois  
 My Commission Expires 08/26/04

### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 20th day of November, 2002 before me, the undersigned Notary Public, personally appeared Michael J. Constantino 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 Mary R. Granat  
 Notary Public in and for the State of Illinois  
 My commission expires 8-26-04

Residing at Chicago, Ills.  
 "OFFICIAL SEAL"  
 MARY R. GRANAT  
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