

RECORDATION REQUESTED BY:
MB Financial Bank, N.A.
Executive Banking
2 S. LaSalle Street
Chicago, IL 60603



0021463504

WHEN RECORDED MAIL TO:
MB Financial Bank, N.A.
Executive Banking
2 S. LaSalle Street
Chicago, IL 60603

LA# 135009965

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
MB Financial Bank, N.A.
1200 N. Ashland Avenue
Chicago, IL 60622



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 25, 2002, is made and executed between Darlene S. Gilford, not personally but as Trustee on behalf of Darlene S. Gilford Trust u/t/a dated November 25, 1992 (referred to below as "Grantor") and MB Financial Bank, N.A., whose address is 2 S. LaSalle Street, Chicago, IL 60603 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 1, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 16, 2001 as Document Number 0010127561.

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

Lot 6 in Sunset View Subdivision of the Southeast 1/4 of the Southeast 1/4 of Section 18, Township 42 North, Range 13, East of the Third Principal Meridian (except the North 816 feet thereof) in Cook County, Illinois

The Real Property or its address is commonly known as 1317 Sunview Lane, Winnetka, IL 60093-1624. The Real Property tax identification number is 05-18-403-033-0000

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

The Maturity Date of February 1, 2006 has been extended to November 25, 2007. The principal amount has been increased from Two Hundred and Forty Five Thousand and 00/100 Dollars (\$245,000.00) to Eight Hundred Thousand and 00/100 Dollars (\$800,000.00). All other terms and provisions of the Loan Documents remain in full force and effect.

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

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MODIFICATION OF MORTGAGE

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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.

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 25, 2002

GRANTOR:

DARLENE S. GILFORD TRUST U/T/A DATED NOVEMBER 25, 1992

By: *Darlene S. Gilford*

Darlene S. Gilford, Trustee of Darlene S. Gilford Trust u/va
dated November 25, 1992

LENDER:

x *Karen Y. Hale, HP.*

Authorized Signer

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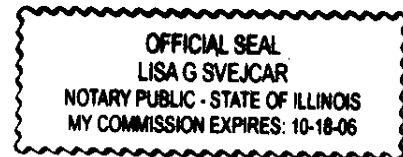
TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 3rd day of December, 2002 before me, the undersigned Notary Public, personally appeared Darlene S. Gilford, Trustee of Darlene S. Gilford Trust u/t/a dated November 25, 1992, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By [Signature] Residing at Cook County
Notary Public in and for the State of Illinois

My commission expires 10-18-06



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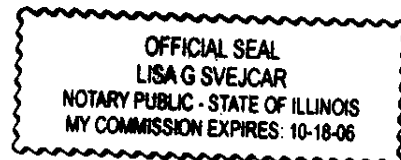
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 3rd day of December, 2002 before me, the undersigned Notary Public, personally appeared Karen P. Hale and known to me to be the 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 Cook County
Notary Public in and for the State of Illinois

My commission expires 10-18-06



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