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RECORDATION REQUESTED BY:

OAK BROOK BANK OAK BROOK OFFICE 1400 Sixteenth Street Oak Brook, IL 60523

WHEN RECORDED MAIL TO: OAK BROOK BANK OAK BROOK OFFICE 1400 Sixteenth Street Oak Brook, IL 60523

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Cook County Recorder

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FOR RECORDER'S USE ONLY

This Modification of Mortgage p spared by:

OAK BROOK BANK 1400 Sixteenth Street Dak Brook, IL 60523

FIRST AMERICAN TITLE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 4, 2003, is made and executed between SHARAD R. LAXPATI and MAUREEN A. LAXPATI; HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY (referred to below as "Grantor") and OAK BROOK BANK, whose address is 1400 Sixteenth Street, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 30, 2000 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED OCTOBER 11, 2000 AS DOCUMENT NUMBER 30,793 461.

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

LOT 24 IN RIVER'S EDGE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 5, 1995 AS DOCUMENT NO. 95229405 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4316 WEST BERWYN AVENUE, CHICAGO, IL 60630. The Real Property tax identification number is 13-10-202-019 VOLUME NO. 0330

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

THE PRINCIPAL AMOUNT OF THE LOAN SECURED BY THE MORTGAGE IS INCREASED FROM \$40,000 TO \$90,000; THE INTEREST RATE OF THE LOAN IS CHANGED FROM PRIME MINUS .55% TO PRIME MINUS .51%; AND THE MATURITY DATE OF THE MORTGAGE IS EXTENDED FROM SEPTEMBER 30, 2007 TO MARCH 4, 2013.

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

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MODIFICATION OF MORTGAGE (Continued)

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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 MARCH 4, 2003.

H County Clark's Office

GRANTOR:

SHARAD R. LAXPATI, Individually

MAUREEN A. LAXPATI, Individually

LENDER:

Authorized (\$igner

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT	
STATE OF	-) STATE OF ALL
STATE OF Schrös COUNTY OF Cosk) SS () () () () () () () () ()
MAUREEN A. LAXPATI, HUSBAND AND WIFE,	
Given under my hand and official seal this	4th day of Much, 2003
By Shron Jap	Residing at 2200 Wankezen, Glenvie
Notary Public in and for the State of 900	not
My commission expires	Ta
LENDER AG	CKNOWLEDCMENT
STATE OF <u>JULIANIS</u>	"OFFICIAL SEAL" SARAH LEHMAN Notary Public, State of Illinois
	"OFFICIAL SEAL" SARAH LEHMAN Notary Public, State of Illinois
COUNTY OF DUDGEL On this Total 4th day of March Public, personally appeared Paul Sea	"OFFICIAL SEAL" SARAH LEHMAN Notary Public, State of Illinois "Commission Expires 04/15/06" before me, the undersigned Notary and known to me to 0 ± the
COUNTY OF	"OFFICIAL SEAL" SARAH LEHMAN Notary Public, State of Illinois M. Commission Expires 04/15/06
COUNTY OF	"OFFICIAL SEAL" SARAH LEHMAN Notary Public, State of Illinois M. Commission Expires 04/15/06 before me, the unuersigned Notary and known to me to out the der that executed the within and foregoing instrument and oluntary act and deed of the said Lender, duly authorized by e, for the uses and purposes therein mentioned, and on oath

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