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RECORDATION REQUESTED BY:

State Bank of Countryside 6734 Joliet Road Countryside, IL 60525 Eugene "Gene" Moore Fee: \$28.50 Cook County Recorder of Deeds Date: 05/13/2003 08:20 AM Pg: 1 of 3

WHEN RECORDED MAIL TO: State Bank of Countryside 6734 Joliet Road Countryside, IL 60525

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

942353

Linda Yanz, Loan Secretary State Bank of Countryside 6734 Joliet Road Countryside, IL 60525

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 25, 2003, is made and executed between ROGER F. SHIELS and MARY B. SHIELS, HUSBAND AND WIFE (referred to below as "Grantor") and State Bank of Countryside, whose address is 6734 Joliet Road, Countryside, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 7, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 12-02-02 AS DOCUMENT NO. 21323643.

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

LOT 2 IN OWNERS RESUBDIVISION OF LOTS 1 TO 13 IN BLOCK 38 III ROUNTREE'S ADDITION TO BEVERLY HILLS, BEING A SUBDIVISION OF BLOCKS 30, 33 AND 38 OF HILLIARD AND DOBBIN'S SUBDIVISION OF ALL THAT PART OF SECTION 6, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE PITTSBURGH CINCINNAT, AND ST. LOUIS RAILROAD (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SAID SECTION) IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED APRIL 4, 1927 AS DOCUMENT 9602313 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 9410 S. DAMEN AVENUE, CHICAGO, IL 60620. The Real Property tax identification number is 25-06-323-011-0000

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

TO INCREASE THE PRINCIPAL BY \$25,000.00 TO A NEW PRINCIPAL BALANCE OF \$175,000.00.

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

0313351048 Page: 2 of 3

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MODIFICATION OF MORTGAGE

Loan No: 916403099-1 (Continued) Page 2

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 APRIL 25, 2003.

GRANTOR:

ROGER F. SHIELS, Individually

LENDER:

Authorized Signer

0313351048 Page: 3 of 3

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MODIFICATION OF MORTGAGE

(Continued) Loan No: 916403099-1 Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF OLUMOIS) SS COUNTY OF On this day before me, the undersigned Notary Public, personally appeared ROGER F. SHIELS and MARY B. SHIELS, 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 menuone.i. Given under my hand and official seal this 25 day of April , 20 03.

By Kinda D. Ucon. Residing at Palos Park, QL OFFICIAL SEAL Notary Public in and for the State of LINDA D YANZ NOTARY PUBLIC STATE OF ILLINOIS My commission expires MY COMMISSION F. P. APR. 2,2006 LENDER ACKNOWLEDGMENT COUNTY OF Look , 3003 before me, the undersigned Notary day of Public, personally appeared MOGLAS E CLAFIELD and known to the to be the HSST. Ire President, authorized agent for the Lender that executed the within and forecoing 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 sgal of said Lender. Residing at Palas Park QQ OFFICIAL SEAL Notary Public in and for the State of LINDAD YANZ MY COMMISSION EXP. APR. 2,2006 My commission expires