

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091



Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 05/22/2003 02:27 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:  
EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091



FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:

EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 16, 2003, is made and executed between Irvin Michaels and Margaret Michaels, husband and wife, as Tenants by the Entirety, whose address is 1230 Gregory Avenue, Wilmette, IL 60091 (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 16, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in the office of Cook County Recorder of Deeds as Document Number 0021370002.

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

LOT 17 IN BLOCK 6 IN MCDANIEL'S ADDITION TO WILMETTE BEING A SUBDIVISION OF LOTS 1 TO 9 BOTH INCLUSIVE IN BAXTER'S SUBDIVISION OF THE SOUTH SECTION OF QUILMETTE RESERVATION, IN TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1230 Gregory Avenue, Wilmette, IL 60091. The Real Property tax identification number is 05-34-305-019-0000

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

**Principal amount increased to \$45,000.00. All other terms and conditions remain unchanged.**

**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 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

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My commission expires 5/14/03

Notary Public in and for the State of Illinois

By Zengqun Houder

Residing at Car. Hts., Ill

Given under my hand and official seal this 16th day of April, 2003

On this day before me, the undersigned Notary Public, personally appeared Irvin Michaels and Margaret Michaels, 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.

COUNTY OF Cook

)  
) SS  
)

STATE OF Illinois

## INDIVIDUAL ACKNOWLEDGMENT

X Zengqun Houder Authorized Signer

LENDER:

X Margaret Michaels, Individually

X Irvin Michaels, Individually

GRANTOR:

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 16, 2003.

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.

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 9011220013

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### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 ) SS  
 COUNTY OF COOK )

On this 16th day of APRIL, 2003 before me, the undersigned Notary Public, personally appeared EVANGELINE A. POULDS 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 Yogesh J. Patel Residing at Wilmette, IL 60091

Notary Public in and for the State of ILLINOIS

My commission expires 4/17/2004



Cook County Clerk's Office