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Doc#: 0332431097
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 11/20/2003 10:15 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
LAKE FOREST BANK &
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

SEND TAX NOTICES TO:
James A. Von Kreuter
Ann M. Von Kreuter
635 Washington Avenue
Glencoe, IL 60022

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Lori Higgins
LAKE FOREST BANK & TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 30, 2003, is made and executed between James A. Von Kreuter and Ann M. Von Kreuter, as tenants by the entirety (referred to below as "Grantor") and LAKE FOREST BANK & TRUST COMPANY, whose address is 727 N. BANK LANE, LAKE FOREST, IL 60045 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 3, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 20, 2003 in The Cook County Recorder's Office as Document # 0030236983.

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

Lots 13, 14 and the West 1/2 of Lot 15 and the South 1/2 of the vacated alley North of and adjoining said lots and all of vacated Wood Street West of and adjoining Lot 13 and the said South 1/2 of vacated alley in Block 3 in Gormley's Addition to Glencoe, being a subdivision of the Southwest 1/4 of Section 7 and the West 1/2 of the Northeast 1/4 of the Northwest 1/4 of Section 18, 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 635 Washington Avenue, Glencoe, IL 60022. The Real Property tax identification number is 05-07-301-008

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

Increase Principal to \$775,000.00.

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by

BOX 162

O'Connor Title
Services, Inc.

3323-152

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MODIFICATION OF MORTGAGE

(Continued)

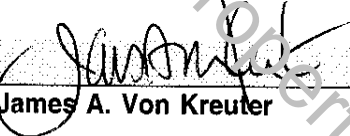
Loan No: 82333-1

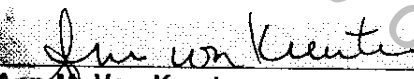
Page 2

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.

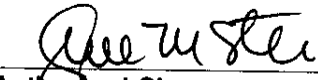
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 30, 2003.

GRANTOR:

x 
James A. Von Kreuter

x 
Ann M. Von Kreuter

LENDER:

x 
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 82333-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **James A. Von Kreuter and Ann M. Von Kreuter**, 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.

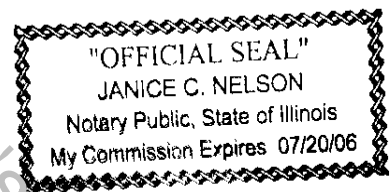
Given under my hand and official seal this 11 day of November, 20 03

By Patricia E Allen
 Notary Public in and for the State of Illinois
 My commission expires 4-19-2006

Residing at 932 So. Larkin


LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Lake)



On this 11th day of November, 2003 before me, the undersigned Notary Public, personally appeared GINA M STEC and known to me to be the VICE PRES. 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 Janice C Nelson
 Notary Public in and for the State of ILLINOIS
 My commission expires _____

Residing at _____

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 82333-1

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