

# UNOFFICIAL COPY

## RECORDATION REQUESTED BY:

COLE TAYLOR BANK  
COLE TAYLOR BANK  
9550 W. HIGGINS ROAD  
ROSEMONT, IL 60018



Doc#: 0406935239  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 03/09/2004 01:26 PM Pg: 1 of 4

## WHEN RECORDED MAIL TO:

Cole Taylor Bank  
Loan Services  
P.O. Box 88452, Dept A  
Chicago, IL 60690-8452

## SEND TAX NOTICES TO:

John Werner  
Claudia I. Werner  
5744 N. Mobile Avenue  
Chicago, IL 60646

FOR RECORDER'S USE ONLY

## This Modification of Mortgage prepared by:

Cole Taylor Bank  
P. O. Box 88452 - Dept. A  
Chicago, IL 60690

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 19, 2004, is made and executed between Claudia T. Werner and John Werner, married to each other, as joint tenants (referred to below as "Grantor") and COLE TAYLOR BANK, whose address is 9550 W. HIGGINS ROAD, ROSEMONT, IL 60018 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 19, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 8, 2002 in the Cook County Recorder's Office as Document Number 0020746798 and Modified on March 17, 2003 and Recorded on March 25, 2003 in the Cook County Recorders Office as Document Number 0030402895.

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

LOT 5 IN BLOCK 4 IN A. T. MCINTOSH'S BRYN MAWR AVENUE ADDITION TO CHICAGO, BEING A SUBDIVISION OF LOTS 1 AND 2 (EXCEPT THE EAST 46.83 FEET OF SAID LOT 1) IN CIRCUIT COURT PARTITION OF LOTS 13, 14 AND 15 IN COUNTY CLERK'S DIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 AND THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 5, TOWNSHIP 40 NORTH, RANGE 13 (EXCEPT THAT PART OF THE SOUTH 33 FEET LYING EAST OF NORWOOD PARK AVENUE) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5744 N. Mobile Avenue, Chicago, IL 60646. The Real Property tax identification number is 13-05-318-015

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

The principal balance of the "Home Equity Credit Agreement, Note and Disclosure", as modified from time to time, secured by the aforesaid mortgage has been decreased the date of this Modification of Mortgage from \$14,000.00 to \$12,600.00. At no time shall the principal amount of Indebtedness secured

BOX 333-CT

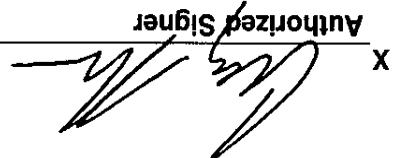
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J 513 81 844440/24010822

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Property of Cook County Clerk

Authorized Signer

X 

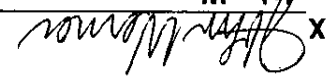
COLE TAYLOR BANK

LENDER:

Claudia I. Werner

X 

John Werner

X 

GRANTOR:

FEBRUARY 19, 2004.

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

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 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.

by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$12,600.00.

## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 8443254

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## MODIFICATION OF MORTGAGE

Loan No: 8443254

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

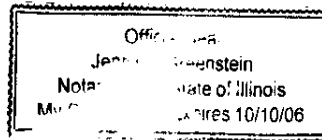
STATE OF ILLINOIS )  
 )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **John Werner and Claudia I. Werner**, 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 1st day of March, 2004

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

My commission expires 10-10-06



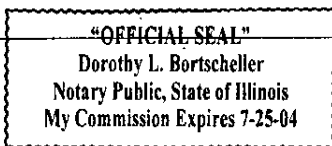
### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 19th day of February, 2004 before me, the undersigned Notary Public, personally appeared Craig Munson and known to me to be the AVP, 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.

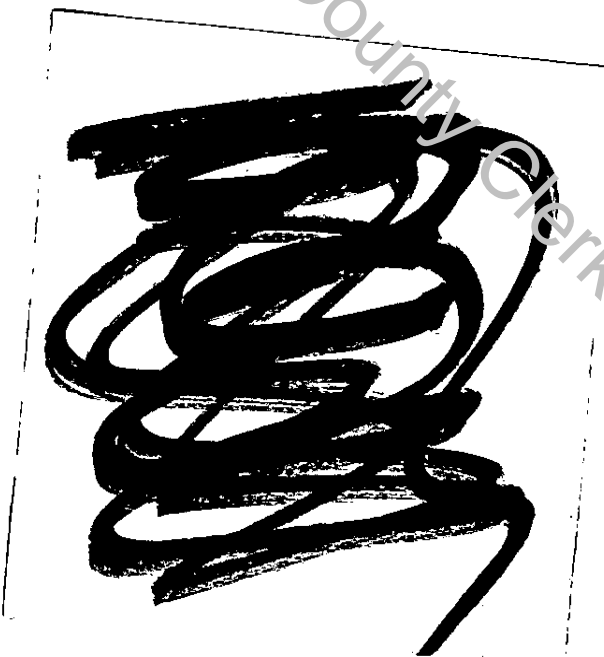
By [Signature] Residing at Rosemont, IL  
 Notary Public in and for the State of IL

My commission expires



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Loan No: 8443254

**MODIFICATION OF MORTGAGE  
(Continued)**

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