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RECORDATION REQUESTED BY:

**BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010**



Doc#: 0412601372
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 05/05/2004 02:45 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

**BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010**

BOX 158

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Betty A. Millar
BARRINGTON BANK & TRUST COMPANY, N.A.
201 S Hough St
Barrington, IL 60010**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 24, 2004, is made and executed between Carrie L. Hubbard formerly known as Carrie L. Onan, married to John F. Hubbard (referred to below as "Grantor") and BARRINGTON BANK & TRUST COMPANY, N.A., whose address is 201 S. HOUGH STREET, BARRINGTON, IL 60010 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 23, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 31, 2003 in Cook county, Illinois as document number 0030426453.

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

UNIT 303-S TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN LAKE RUN CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 24489033, IN THE NORTHWEST QUARTER OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 16 East Old Willow Road, Prospect Heights, IL 60070. The Real Property tax identification number is 03-24-100-037-1073

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

Increase the credit limit to \$40,000.00.

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,

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0001

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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 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 24, 2004.

GRANTOR:

X Carrie L. Hubbard 3/24/04
Carrie L. Hubbard

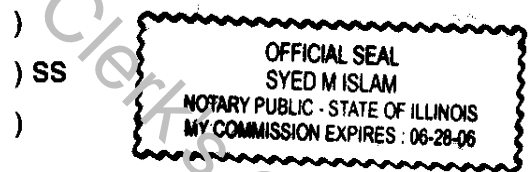
LENDER:

X Geetanjana Mehra
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **Carrie L. Hubbard**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24th day of March, 2004

By Syed M Islam Residing at Cook County

Notary Public in and for the State of ILLINOIS

My commission expires 06/28/06

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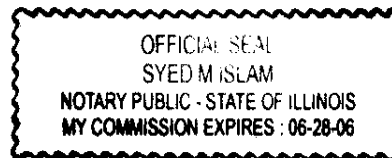
MODIFICATION OF MORTGAGE (Continued)

Loan No: 0001

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF Cook)



On this 24th day of March, 2004 before me, the undersigned Notary Public, personally appeared Georgina Mehr and known to me to be the 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 [Signature] Residing at Cook County

Notary Public in and for the State of ILLINOIS

My commission expires 06/28/06

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MORTGAGE (Continued)

Loan No: 0001

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WAIVER OF HOMESTEAD EXEMPTION

I am signing this Waiver of Homestead Exemption for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois as to all debts secured by this Mortgage. I understand that I have no liability for any of the affirmative covenants in this Mortgage.

X *John F. Hubbard* 3-24-04
John F. Hubbard

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)



On this day before me, the undersigned Notary Public, personally appeared **Carrie L. Hubbard**, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24th day of March, 2004

By *Syed M Islam* Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires 06/28/06