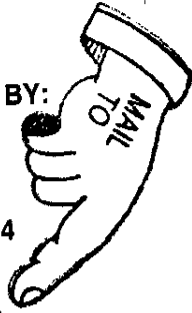


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Doc#: 0419534106
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 07/13/2004 03:10 PM Pg: 1 of 4

RECORDATION REQUESTED BY:
CRYSTAL LAKE BANK &
TRUST COMPANY, N.A.
70 N. WILLIAMS STREET
CRYSTAL LAKE, IL 60014



WHEN RECORDED MAIL TO:
CRYSTAL LAKE BANK &
TRUST COMPANY, N.A.
70 N. WILLIAMS STREET
CRYSTAL LAKE, IL 60014

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Linda Van Every
CRYSTAL LAKE BANK & TRUST COMPANY
70 N. WILLIAMS STREET
CRYSTAL LAKE, IL 60014

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 4, 2004 is made and executed between SHELDON GRAD, whose address is 419 GREENWOOD, EVANSTON, IL 60201 (referred to below as "Grantor") and CRYSTAL LAKE BANK & TRUST COMPANY, N.A., whose address is 70 N. WILLIAMS STREET, CRYSTAL LAKE, IL 60014 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 4, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded April 17, 2002 as Document No. 0020436781.

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

LOT 15 IN GREENHOFF'S RESUBDIVISION OF THE BERWYN-WESTERN SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5214 N. WESTERN AVENUE, CHICAGO, IL 60625.
The Real Property tax identification number is 13-12-233-032

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

Increase Loan Amount from \$50,000.00 to \$75,000.00.

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,

SY
P4
SK
MY
MS

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE****(Continued)**


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Loan No: 3

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 4, 2004.

GRANTOR:

X 

 SHELDON GRAD

LENDER:

CRYSTAL LAKE BANK & TRUST COMPANY, N.A.

X 

 Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 3

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF ~~De~~ Cook)

On this day before me, the undersigned Notary Public, personally appeared **SHELDON GRAD**, 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 4th day of April, 2004

By [Signature] Residing at Capital Lake Park + Trust

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

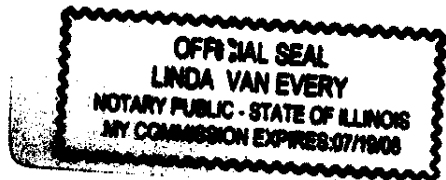
STATE OF Illinois)
)
) SS
 COUNTY OF McHenry)

On this 4th day of April, 2004 before me, the undersigned Notary Public, personally appeared [Signature] 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 Capital Lake Park + Trust

Notary Public in and for the State of Illinois

My commission expires _____



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 3

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