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RECORDATION REQUESTED BY:

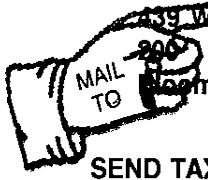
Bank One, NA with its main office at Chicago, Illinois
120 South LaSalle Street
Chicago, IL 60603



Doc#: 0422446106
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 08/11/2004 10:44 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Bank One, NA
439 W. Schick Road Suite
Bloomington, IL 60108



SEND TAX NOTICES TO:

Patrick O'Neil
Mary B. O'Neil
327 Menomonee
Chicago, IL 60614

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

M. Jean Barreyro- 6096283
Bank One, NA with its main office at Chicago, Illinois
439 W. Schick Road
Bloomington, IL 60108

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2004, is made and executed between Patrick O'Neil and Mary B. O'Neil, husband and wife, whose address is 327 Menomonee, Chicago, IL 60614 (referred to below as "Grantor") and Bank One, NA with its main office at Chicago, Illinois, whose address is 120 South LaSalle Street, Chicago, IL 60603 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 21, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded on October 16, 2003 as document #0328939114 in Cook County, Illinois.

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

THE EAST 25 FEET OF LOT 26 IN H. RUNTZ SUBDIVISION OF THE NORTH 1/2 OF LOT 12 IN GALE'S NORTH ADDITION TO CHICAGO IN SOUTHEAST 1/4 OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 327 Menomonee, Chicago, IL 60614. The Real Property tax identification number is 14-35-412-013

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

Maturity date has been extended to July 1, 2019.

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

Lawyers Unit #03308 Case# 03-01452

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

Loan No: 6096283

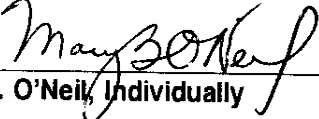
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Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any 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.

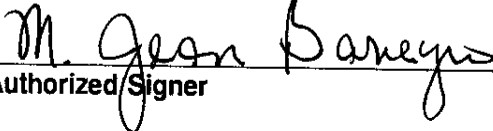
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2004.

GRANTOR:

X 
Patrick O'Neil, Individually

X 
Mary B. O'Neil, Individually

LENDER:

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6096283

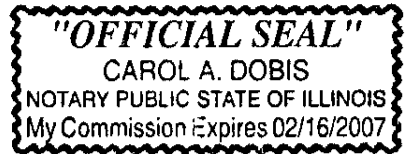
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **Patrick O'Neil and Mary B. O'Neil**, 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 16th day of July, 2004

By Carol A. Dobis Residing at _____

Notary Public in and for the State of Illinois

My commission expires 2/16/2007

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF McHenry

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On this 23rd day of July, 2004 before me, the undersigned Notary Public, personally appeared M. Jean Diney and known to me to be the Real Estate 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 Dawn M. Sigler Residing at Bloomington, IL

Notary Public in and for the State of _____

My commission expires _____

