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RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631



Doc#: 0429634084
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 10/22/2004 12:22 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: **Brickyard Bank**
6676 N. Lincoln Ave.
Lincolnwood, IL 60712-3631

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2004, is made and executed between BYRON L. SHERWIN AND JUDITH S. SHERWIN, HUSBAND AND WIFE, AS JOINT TENANTS (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 8, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED 10-8-2003 AND RECORDED 10-31-2003 AS DOCUMENT NUMBER 0330445168 FROM BYRON L SHERWIN AND JUDITH S SHERWIN TO BRICKYARD BANK TO SECURE AN INDEBTEDNESS IN THE AMOUNT OF \$150,000.00.

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

LOT 6 AND THE SOUTH 15 FEET OF LOT 5 IN BLOCK 4 IN NORTH SHORE BOULEVARD SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 30 ACRES THEREOF) OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 24637306 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 6702 N. SHERIDAN RD. #3N AND #3S, CHICAGO, IL 60626. The Real Property tax identification number is 11-32-307-032-1007(3N);11-32-307-032-1008(3S)

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

EXTEND AN ADDITIONAL \$48,000.00 AND CHANGE AMORITIZATION SCHEDULE FROM 15 YEARS TO 20 YEARS. THIS MODIFICATION IS EVIDENCED BY A CHANGE OF TERMS AGREEMENT DATED 10-15-2004.

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MODIFICATION OF MORTGAGE (Continued)

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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 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 OCTOBER 15, 2004.

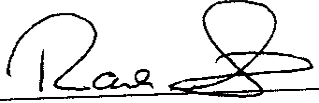
GRANTOR:

X 
Judith S. Sherwin

X 
Byron L. Sherwin

LENDER:

BRICKYARD BANK

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF Cook) SS
)

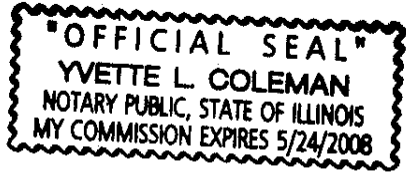
On this day before me, the undersigned Notary Public, personally appeared **Judith S. Sherwin and Byron L. Sherwin**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 15 day of October, 2004

By [Signature] Residing at 1380 E. Hyde Park Chicago

Notary Public in and for the State of Illinois

My commission expires May 24, 2008



LENDER ACKNOWLEDGMENT

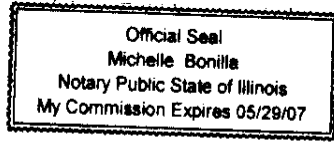
STATE OF Illinois)
)
 COUNTY OF COOK) SS
)

On this 21st day of October, 2004 before me, the undersigned Notary Public, personally appeared Rakesh Shah and known to me to be the Loan Officer, 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 6076 N. Lincoln

Notary Public in and for the State of Illinois

My commission expires 05/29/07



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MODIFICATION OF MORTGAGE (Continued)

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