UNOFFICIAL COPY

RECORDATION REQUESTED BY:

HINSDALE BANK & TRUST

CO.

25 E. FIRST STREET

HINSDALE, IL 60521

WHEN RECORDED MAIL TO:

HINSDALE BANK & TRUST

CO.

25 E. FIRST STREET

HINSDALE, IL 60521

0430304125

Eugene "Gene" Moore Fee: \$28.00 Cook County Recorder of Deeds

Date: 10/29/2004 11:38 AM Pg: 1 of 3

SEND TAX NOTICES TO:

HINSDALE BANK & TRUST

25 E. FIRST STREET

HINSDALE, IL 60521

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Mary Kate McBride HINSDALE BANK & TRUST CO.

25 E. FIRST STREET INSDALE, IL 60521

30X 169

REI#219563 545



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 22, 2004, is made and executed between Shelfy J. Halper and Ronald Mochizuki, wife and husband, as tenants by the entirety (referred to below as "Grantor") and HINSDALE BANK & TRUST CO., whose address is 25 E. FIRST STREET, HINSDALE, IL 60521 (referred to below as "Lender").

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

Recorded in Cook County on 5/12/03 as document #0313233144.

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

THAT PART OF LOTS 12 AND 13 IN BLOCK 9 IN EAST HINSDALE, BEING A SUBDIVISION OF THE EAST 1/2 AND THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 NORTH OF THE CHICAGO BURLINGTON AND QUINCY RAILROAD IN SECTION 6, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND SO MUCH OF SECTIONS 31 AND 32, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS LIES SOUTH OF THE CHICAGO AND NAPERVILLE HIGHWAY AND WEST OF THE EAST LINE OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, PRODUCED NORTH TO SAID HIGHWAY, DESCRIBED AS FOLLOWS: TO WIT: COMMENCING AT A POINT ON THE SOUTH LINE OF LOT 13 AFORESAID 32 FEET WESTERN FROM THE

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Page 2

MODIFICATION OF MORTGAGE

Loan No: 490002161 (Continued)

SOUTHEAST CORNER OF SAID LOT 13, THENCE NORTHERLY IN A STRAIGHT LINE 200 FEET TO A POINT IN THE SOUTH LINE OF LOT 11, THENCE WESTERLY ON THE SOUTH LINE OF SAID LOT 11, 98 FEET THENCE SOUTHERLY IN A STRAIGHT LINE 200 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 13, 130 FEET WESTERLY FROM THENCE SOUTHEAST CORNER OF SAID LOT 13, THENCE EASTERLY ALONG SOUTH LINE OF SAID LOT 13, 98 FEET TO PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1104 Walnut, Western Springs, IL 60558. The Real Property tax identification number is 18–06–402–016–0000

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

Increase principal to \$125,000.00 from \$75,000.00.

CONTINUING VALIPITY. 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 endorse, 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 charges 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 Clory's Office OCTOBER 22, 2004.

GRANTOR:

J. Halper

Ronald Mochizuki

LENDER:

HINSDALE BANK & TRUST CO.

Authorized Signer

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Loan No: 490002161

MODIFICATION OF MORTGAGE (Continued)

Page 3 INDIVIDUAL ACKNOWLEDGMENT)) SS On this day before me, the undersigned Notary Public, personally appeared Shelly J. Halper and Ronald Mochizuki, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that hey signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and or cial seal this Residing at Notary Public in and for the State of OFFICIAL SZA My commission expires J L COFFIELT NOTARY PUBLIC - STATE OF I' LINO S MY COMMISSION EXPIRES: 03-24-07 LENDER ACKNOWLEDGMENT **STATE OF** Illinois COUNTY OF Du Page On this day of 2004 before me, the undersigned Notary Public, personally appeared Lori C. Ritzert and known to me to be the Assistant Vice 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 Mary Katherne McBride Residing at Hinsdale, Illinois Notary Public in and for the State of $\underline{Illinois}$ My commission expires 8-6-2008"OFFICIAL SEAL" MARY KATHERINE MCBRIDE Notary Public, State of Illinois My Commission Expires 08/06/2008