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RECORDATION REQUESTED BY:
NORTHBROOK BANK &
TRUST COMPANY
1100 WAUKEGAN ROAD
NORTHBROOK, IL 60062



Doc#: 0435705115
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 12/22/2004 10:48 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
NORTHBROOK BANK &
TRUST COMPANY
1100 WAUKEGAN ROAD
NORTHBROOK, IL 60062

SEND TAX NOTICES TO:
Daniel E. Saichak
Robert Saichak
1427 W. Winona Street
Chicago, IL 60640

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by.

RMann
Northbrook Bank & Trust Company
1100 Waukegan Road
Northbrook, IL 60062

CTIC HE
024023029

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 10, 2004, is made and executed between Daniel E. Saichak and Robert Saichak, whose address is 1427 W. Winona Street, Chicago, IL 60640 (referred to below as "Grantor") and NORTHBROOK BANK & TRUST COMPANY, whose address is 1100 WAUKEGAN ROAD, NORTHBROOK, IL 60062 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 21, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded on September 28, 2001 with the Cook County Recorder, as Document #0010908327, Modification of Mortgage recorded on November 28, 2001 with the Cook County Recorder, as Document 0011117823, Modification of Mortgage recorded on July 30, 2003 with the Cook County Recorder as Document No. 0321135189 and Modification of Mortgage recorded August 1, 2003 with the Cook County Recorder as Document No. 0321311073.

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

THE WEST 30 FEET OF LOT 2 IN THE SUBDIVISION OF BLOCK 6 IN CHYTRAUS ADDITION TO ARGYLE AND LOT 44 IN BROWN'S 2ND ADDITION TO ARGYLE IN THE SOUTHWEST 1/4 OF SECTION 8, 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 1427 W. Winona Street, Chicago, IL 60640. The Real Property tax identification number is 14-08-304-019-0000

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

Increase the amount of the Home Equity Line of Credit from \$100,000.00 to \$180,000.00.

BOX 334 CTI

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(Continued)**


Loan No: 1


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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 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 DECEMBER 10, 2004.

GRANTOR:

x 
Daniel E. Saichek

x 
Robert Saichek

LENDER:

NORTHBROOK BANK & TRUST COMPANY

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

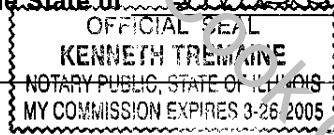
On this day before me, the undersigned Notary Public, personally appeared **Daniel E. Saichek and Robert Saichek**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 10TH day of December, 2004.

By Kenneth Tremaine Residing at Northbrook

Notary Public in and for the State of Illinois

My commission expires



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

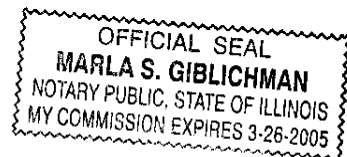
On this 10th day of December, 2004 before me, the undersigned Notary Public, personally appeared Kenneth Tremaine and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed 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 Marla S. Giblichman Residing at 1100 Waukegan Rd

Notary Public in and for the State of Illinois

My commission expires

3-26-2005



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1

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