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RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
Bank Loan Center
PO Box 2328
Bloomington, IL 61702



0507434031

WHEN RECORDED MAIL TO:

State Farm Bank, F.S.B.
P O Box 5961
Madison, WI 53705-0961

Doc#: 0507434031
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 03/15/2005 10:17 AM Pg: 1 of 3

SEND TAX NOTICES TO:

FRANK CARUSO, III
1135 GULF KEYS ROAD
ELGIN, IL 60120

FOR RECORDER'S USE ONLY

Mail To: Box # 352

This Modification of Mortgage prepared by:

Diana Porter, Home Equity Representative
State Farm Bank, F.S.B.
PO Box 2328
Bloomington, IL 61702

MODIFICATION OF MORTGAGE

06589260

THIS MODIFICATION OF MORTGAGE dated February 3, 2005, is made and executed between FRANK CARUSO; a Single Person (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is PO Box 2328, Bloomington, IL 61702 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 7, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on January 2, 2003 in Instrument 0030004680 in Cook County Records. Modification recorded July 10, 2003 in Instrument 0319119035.

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

PARCEL 1: LOT 26 IN SARASOTA TRAILS UNIT 1, PLANNED UNIT DEVELOPMENT, BEING LOCATED IN PART OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, AND PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, ALL IN TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 85113985 IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO PARCEL 1 CREATED AND DEFINED BY THOSE DECLARATIONS AND RECORDED AS DOCUMENTS NUMBERS 87-064527, 87-64528 AND 87-064529, OVER, UPON AND ACROSS COMMON AREAS DEFINED THEREIN, ALL SITUATED IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1135 GULF KEYS ROAD, ELGIN, IL 60120. The Real Property tax identification number is 06-28-205-026

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

Principal increase of \$22,000.00. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$92,000.00. The maturity date of this Mortgage is February 28, 2012.

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Loan No: 08522201831

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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 FEBRUARY 8, 2005.

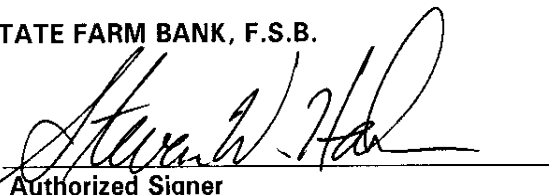
GRANTOR:

x 

FRANK CARUSO, III

LENDER:

STATE FARM BANK, F.S.B.

x 

Authorized Signer

STEVEN W. HAHN
HOME EQUITY MANAGER

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Loan No: 08522201831

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

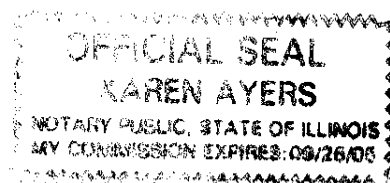
On this day before me, the undersigned Notary Public, personally appeared **FRANK CARUSO, III**, a **Single Person**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8th day of February, 20 05.

By Karen Ayers Residing at 2215 N Wayne Chicago IL

Notary Public in and for the State of Illinois

My commission expires 9-26-05

**LENDER ACKNOWLEDGMENT**

STATE OF Missouri)
) SS
 COUNTY OF St. Louis)

On this 21st day of FEBRUARY, 2005 before me, the undersigned Notary Public, personally appeared STEVEN W. HAHN and known to me to be the HOME EQUITY MANAGER 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 Sandra Young Residing at 16824 Sunset Circle Dr 63011

Notary Public in and for the State of Missouri

My commission expires APRIL 12, 2005

