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RECORDATION REQUESTED BY:

Citizens Community Bank of
Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402



Doc#: 0509020074
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 03/31/2005 10:25 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Citizens Community Bank of
Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

SEND TAX NOTICES TO:

Redina Friedman
Edward Utterback
6325 N Sheridan Rd Apt 1103
Chicago, IL 60660

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

C.T.I./W

ADD 1928169

Sue Rusnak, Loan Administrative Assistant
Citizens Community Bank of Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 12-24-2004, is made and executed between Redina Friedman, whose address is 6325 N Sheridan Rd Apt 1103, Chicago, IL 60660 and Edward Utterback, whose address is 462 N May St, Chicago, IL 60622 (referred to below as "Grantor") and Citizens Community Bank of Illinois, whose address is 3322 South Oak Park Avenue, Berwyn, IL 60402 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 17, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on June 5th, 2003 as document # 0315629037.

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

LOT 4 IN BLOCK 9 IN OGDEN'S ADDITION TO CHICAGO, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 462 N May St, Chicago, IL 60622. The Real Property tax identification number is 17-08-246-018-0000

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

Increase loan amount from \$121,500.00 to \$200,000.00.

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

BOX 333-CTI

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 72020692041

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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 12-24-2004.

GRANTOR:

X *Redina Friedman*
Redina Friedman

X *Edward Utterback*
Edward Utterback

LENDER:

CITIZENS COMMUNITY BANK OF ILLINOIS

X *[Signature]*
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 72020692041

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
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 COUNTY OF Cook)

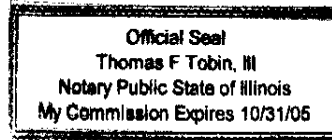
On this day before me, the undersigned Notary Public, personally appeared **Redina Friedman and Edward Utterback**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 26 day of Dec, 2004.

By Thomas Tobin Residing at 11 S. LaSalle

Notary Public in and for the State of IL

My commission expires 10/31/05



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
)
 COUNTY OF COOK)

On this 24th day of DECEMBER, 2004 before me, the undersigned Notary Public, personally appeared ROBERT POWELL and known to me to be the 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 Cassandra Schuppe Residing at BERWYN

Notary Public in and for the State of ILLINOIS

My commission expires 9/23/06

