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RECORDATION REQUESTED BY: COSMOPOLITAN BANK AND TRUST 801 N. CLARK STREET CHICAGO, IL 60610

Doc#: 0525010110 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 09/07/2005 01:39 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:
COSMOPOLITAN BANK AND
TRUST
801 N. CLARK STREET
CHICAGO, IL 60610

SEND TAX NOTICES FO:
COSMOPOLITAN 34 MK AND
TRUST
801 N. CLARK STREET
CHICAGO, IL 60610

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Sue Remegi
COSMOPOLITAN BANK AND TRUST
801 N. CLARK STREET
CHICAGO, IL 60610

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 8-23-05, is made and executed between Christopher Fleming and Marialisa Fleming, whose address is 2715 South Scott Street, Des Plaines, IL 60018, husband and wife (referred to below as "Grantor") and COSMOPOLITAN BANK AND TRUST, whose address is 801 N. CLARK STREET, CHICAGO, IL 60610 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 1, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded on December 1, 2004 in the Cook County Recorder of Deeds Office as Document No. 0433634131.

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

LOT 2 IN BLOCK 3 IN TOWN IMPROVEMENT CORPORATION DES PLAINES COUNTRYSIDE UNIT NUMBER 3, A SUBDIVISION OF THE EAST 207 FEET OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE WEST 8 ACRES OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 33, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2715 S. Scott Street, Des Plaines, IL 60018. The Real Property tax identification number is 09-33-208-002.

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

Effective the date of this modification, the definition of Note shall be amended as follows: the word Note shall mean, the Promissory Note dated June 27, 2003 in the original amount of \$115,000.00 as increased to \$210,000.00 by Change in Terms Agreement dated October 1, 2004 and as further amended and increased to \$300,000.00 by Change in Terms Agreement dated August 23, 2005, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, an substitutions for the

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204 COUNTY CIEPTS OFFICE

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#### MODIFICATION OF MORTGAGE (Continued)

Loan No: 5016940-003

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#### Promissory Note.

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 8-23-05

**GRANTOR:** 

Christopher Fleming

Marialisa Fleming

LENDER:

COSMOPOLITAN BANK AND TRUST

Authórized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5016940-003	(Continued)	Page 3
INI	DIVIDUAL ACKNOWLEDGMENT	***************************************
STATE OF Thinois	) ) SS	
COUNTY OFCook	)	
Fleming, to me know 1 10 be the individual acknowledged that they signed the Moditherein mentioned.  Given under my hand and official see By Ausan Memory  Notary Public in and for the State of	T Dnois OF	iffication of Mortgage, and for the uses and purposes
My commission expires 9-16-01		BLIC - STATE OF ILLINOIS SSION EXPIRES:09/16/08
STATE OF Illinois	) ss 7	
acknowledged said instrument to be the Lender through its board of directors or	Leptember, before me, and known to and known to effee and voluntary act and deed of the said Lencotherwise, for the uses and purposes therein mere this said instrument and that the seal affixed is Residing at and and and	foregoing instrument and der, duly authorized by the ntioned, and on oath stated the corporate seal of said
Notary Public in and for the State o		
My commission expires $\frac{9-16}{}$	SUSAN NOTARY PUBLIC	CIAL SEAL MM REMEGI C - STATE OF ILLINOIS ON EXPIRES:09/16/08