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RECORDATION REQUESTED BY:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631



0526426015

WHEN RECORDED MAIL TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

Doc#: 0526426015 Fee: \$30.00
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 09/21/2005 09:35 AM Pg: 1 of 4

SEND TAX NOTICES TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

FIRST AMERICAN TITLE
ORDER # 809679

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712-3631

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MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 28, 2005, is made and executed between DARINKA KOZAR, whose address is 3922 W JARLATH ST., LINCOLNWOOD, IL 60712 (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 12, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED 7-12-04 AND RECORDED 12-08-2004 AS DOCUMENT NUMBER 0434302146 FROM DARINKA KOZAR TO BRICKYARD BANK IN THE AMOUNT OF \$210,000.00.

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

LOT 4 AND 5 IN BLOCK 2 IN THE SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1465 E. 69TH STREET, CHICAGO, IL 60637. The Real Property tax identification number is 20-23-414-006-0000; 20-23-414-007-0000

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

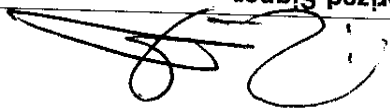
EXTEND ADDITIONAL FUNDS IN THE AMOUNT OF \$20,000.00. THIS MODIFICATION IS EVIDENCED BY A CHANGE IN TERMS AGREEMENT DATED JUNE 28, 2005 IN THE AMOUNT \$227, 422.54.

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

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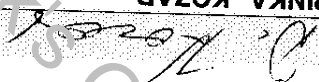
Authorized Signer

X 

BRICKYARD BANK

LENDER:

DARINKA KOZAR

X 

GRANTOR:

JUNE 28, 2005.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED

this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the 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.

MODIFICATION OF MORTGAGE
(Continued)

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

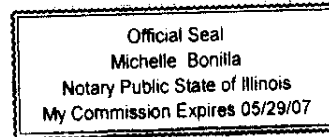
On this day before me, the undersigned Notary Public, personally appeared **DARINKA KOZAR**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 28th day of June, 20 05

By *Michelle Bonilla* Residing at 4674 N. Lincoln

Notary Public in and for the State of Illinois

My commission expires 05/29/07



LENDER ACKNOWLEDGMENT

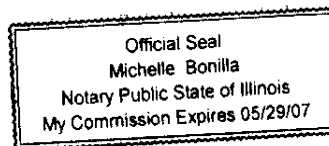
STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this 28th day of June, 2005 before me, the undersigned Notary Public, personally appeared Varesh Shah and known to me to be the Loan Officer 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 *Michelle Bonilla* Residing at 4674 N. Lincoln

Notary Public in and for the State of Illinois

My commission expires 05/29/07



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**MODIFICATION OF MORTGAGE
(Continued)**