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RECORDATION REQUESTED BY:

**OAK BROOK BANK
OAK BROOK OFFICE
1400 Sixteenth Street
Oak Brook, IL 60523**

Doc#: 0528616096 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/13/2005 10:00 AM Pg: 1 of 4

When recorded mail to:
*FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: NATIONAL RECORDINGS 1120*

SEND TAX NOTICES TO:

7961694
FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**OAK BROOK BANK
1400 Sixteenth Street
Oak Brook, IL 60523**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 28, 2005, is made and executed between **JAMES C. DICKIE and BARBARA G. DICKIE; HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY** (referred to below as "Grantor") and **OAK BROOK BANK**, whose address is 1400 Sixteenth Street, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 18, 2001 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

A MORTGAGE RECORDED JUNE 4, 2001, AS DOCUMENT NUMBER 0010476448.

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

LOT 42 AND THE EAST 50 FEET OF LOT 43 IN RIDGEWOOD UNIT NUMBER 2, A SUBDIVISION IN THE NORTHEAST QUARTER OF SECTION 18, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1101 CREST LANE, WESTERN SPRINGS, IL 60558.
The Real Property tax identification number is 18-18-211-014-0000

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

THE AMOUNT OF THE LOAN SECURED BY THE MORTGAGE IS INCREASED FROM \$45,000 TO \$100,000; THE INTEREST RATE IS CHANGED FROM PRIME MINUS .55% TO PRIME MINUS 1.01%; AND THE MATURITY DATE IS EXTENDED FROM MAY 18, 2008 TO SEPTEMBER 28, 2015.

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

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MP

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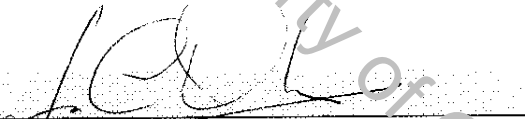
MODIFICATION OF MORTGAGE

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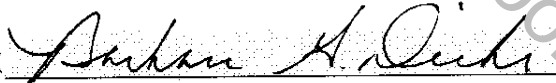
performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all 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 SEPTEMBER 28, 2005

GRANTOR:

X 

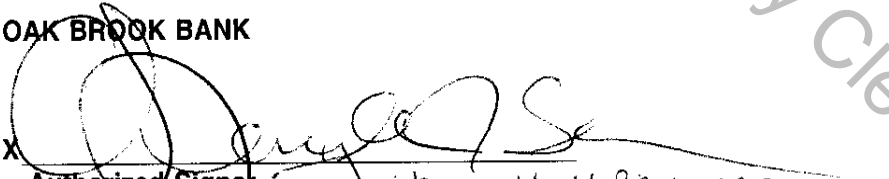
 JAMES C. DICKIE

X 

 BARBARA G. DICKIE

LENDER:

OAK BROOK BANK

X 

 Authorized Signer Cheryl V Severson

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

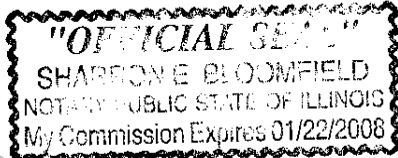
STATE OF Illinois)
) SS
 COUNTY OF DuPage)

On this 28 day of September, 2005 before me, the undersigned Notary Public, personally appeared Cheryl V Severson and known to me to be the AVP, 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 Sharon E Bloomfield Residing at Oak Brook IL

Notary Public in and for the State of Illinois

My commission expires 1-22-08



Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF DuPage)

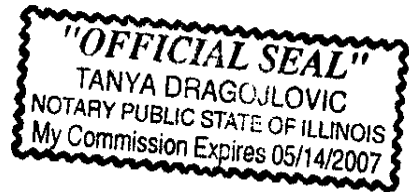
On this day before me, the undersigned Notary Public, personally appeared **JAMES C. DICKIE and BARBARA G. DICKIE, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON, BUT AS TENANTS BY THE ENTIRETY**, to me known to be the individuals described in and who executed the Modification of Mortgage, 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 28th day of September, 2005

By Tanya Dragojlovic Residing at Oak Brook Bank

Notary Public in and for the State of IL

My commission expires 5-14-2007



Cook County Clerk's Office