

# UNOFFICIAL COPY



Doc#: 0532216220 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/18/2005 03:22 PM Pg: 1 of 4

**RECORDATION REQUESTED BY:**

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

**WHEN RECORDED MAIL TO:**

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

8300178

**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 November 7, 2005, is made and executed between STEVEN E. COOK and NANCY C. COOK; HUSBAND AND WIFE, NOT AS TENANTS IN COMMON AND NOT AS JOINT TENANTS, 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 October 9, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE RECORDED OCTOBER 30, 2003 AS DOCUMENT NUMBER 0330304030; AND A MODIFICATION OF MORTGAGE DATED FEBRUARY 11, 2005 AND RECORDED FEBRUARY 24, 2005 AS DOCUMENT NUMBER 0505539081.**

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

LOT 19 IN CARRIAGE WAY, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 19, 1964, AS DOCUMENT NO. 19131201 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 152 POST ROAD, BURR RIDGE, IL 60527. The Real Property tax identification number is 18-19-303-001-0000

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

**THE PRINCIPAL AMOUNT OF THE LOAN SECURED BY THE MORTGAGE IS INCREASED FROM \$175,000 TO \$185,000; THE INTEREST RATE IS DECREASED FROM PRIME PLUS 1.00% TO PRIME MINUS 1.02%; AND THE MATURITY DATE OF THE MORTGAGE IS EXTENDED FROM FEBRUARY 11, 2015 TO NOVEMBER 4, 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

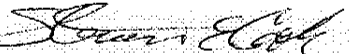
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**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

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 NOVEMBER 4, 2005.**

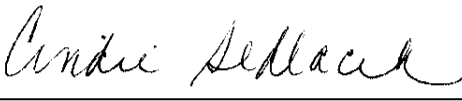
**GRANTOR:**

X   
STEVEN E. COOK

X   
NANCY C. COOK

**LENDER:**

**OAK BROOK BANK**

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

On this day before me, the undersigned Notary Public, personally appeared **STEVEN E. COOK and NANCY C. COOK, HUSBAND AND WIFE, NOT AS TENANTS IN COMMON AND NOT AS JOINT TENANTS, 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.

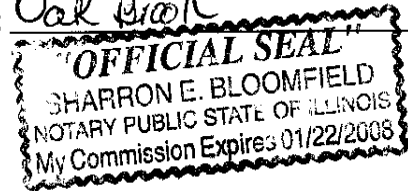
Given under my hand and official seal this 4 day of November, 20 05

By Sharon E Bloomfield

Residing at Oak Brook

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)

### LENDER ACKNOWLEDGMENT

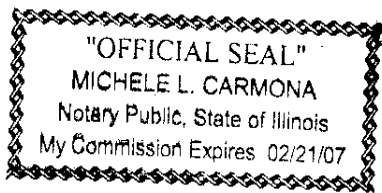
STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

On this 4th day of Nov, 2005 before me, the undersigned Notary Public, personally appeared Cinde Sedlacek and known to me to be the VP, 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 Michele L. Carmona Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires 2/21/2007



DuPage County Clerk's Office