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RECORDATION REQUESTED BY:

First Bank of Oak Park
11 West Madison St.
Oak Park, IL 60302

Doc#: 0603242209 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/01/2006 01:33 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

First Bank of Oak Park
11 West Madison St.
Oak Park, IL 60302

SEND TAX NOTICES TO:

First Bank of Oak Park
11 West Madison St.
Oak Park, IL 60302

FOR RECORDER'S USE ONLY

R1174985

This Modification of Mortgage prepared by:

CTIC-HE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 23, 2006, is made and executed between Joseph C. Kyles, whose address is 482 Dominion Ct., Chicago, IL 60651 and Chrystal L. Kyles, whose address is 482 Dominion Ct., Chicago, IL 60651 (referred to below as "Grantor") and First Bank of Oak Park, whose address is 11 West Madison St., Oak Park, IL 60302 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 1, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

(3)

Recorded in Cook County, IL on August 2, 2005 as Document #051304136.

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

Lot 10 and Lot 9 (except the North 10 feet thereof) in Block 2 in Harnstrom's Addition to Oak Park, being a subdivision of the East half of the West half of the Northwest Quarter of the North West Quarter of Section 17, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 617 S. Highland Ave., Oak Park, IL 60304. The Real Property tax identification number is 16-17-109-029-0000.

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

Increase the Mortgage amount from \$255,000.00 to \$280,000.00.

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 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

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MODIFICATION OF MORTGAGE

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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 DECEMBER 23, 2006.

GRANTOR:

X *Joseph C. Kyles*
Joseph C. Kyles

LENDER:

FIRST BANK OF OAK PARK

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

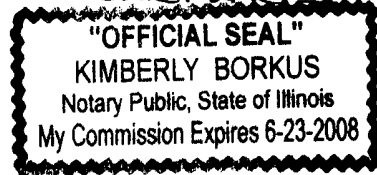
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Joseph C. Kyles**, 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 23rd day of December, 20 05

By *[Signature]*
Notary Public in and for the State of Illinois
My commission expires 6/23/08

Residing at 11 W. Madison
Oak Park, IL 60302



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1056869/301

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LENDER ACKNOWLEDGMENT

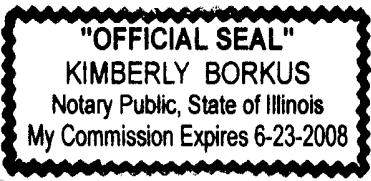
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 23rd day of December, 2005 before me, the undersigned Notary Public, personally appeared Diane Glenn 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 [Signature]
 Notary Public in and for the State of Illinois

Residing at 11 W. Madison St.
Oak Park, IL 60302

My commission expires 6/23/08



Cook County Clerk's Office