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0604041056

RECORDATION REQUESTED BY:

**EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091**

Doc#: 0604041056 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 02/09/2006 10:53 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

**EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 2, 2005, is made and executed between JERZY SAK a/k/a GEORGE SAK and TERESA SAK, his wife, whose address is 5842 W. FULLERTON AVENUE, CHICAGO, IL 60639 (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 16, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in cook county recorder of deeds as document # 08032003.

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

LOT 23 (EXCEPT THE SOUTH 17 FEET THEREOF) IN BLOCK 7 IN BOOTH'S SUBDIVISION OF THE SOUTH 33-1/3 ACRES OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5844 W. Fullerton Avenue, Chicago, IL 60639. The Real Property tax identification number is 13-29-427-038.

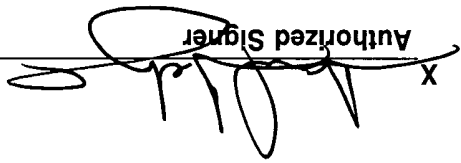
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Note amount increased to \$170,000.00. All other terms and condition remain the same.

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

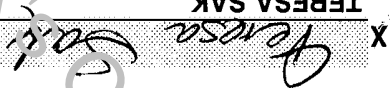
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Property of Cook County Clerk's Office

 X
Authorized Signer

EDENS BANK

LENDER:

 X
TERESA SAK

 X
JERRY SAK and GEORGE SAK

GRANTOR:

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 2, 2005.

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.

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1125351

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **JERZY SAK a/k/a GEORGE SAK and TERESA SAK**, 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.

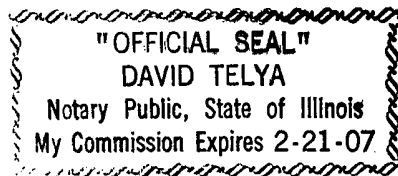
Given under my hand and official seal this 2nd day of November, 20 05

By [Signature]

Residing at Wilmette

Notary Public in and for the State of IL

My commission expires 2-21-07



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this 2nd day of November, 2005 before me, the undersigned Notary Public, personally appeared David Telya 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 [Signature]

Residing at Wilmette

Notary Public in and for the State of IL

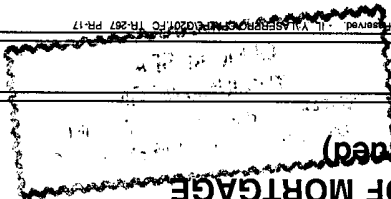
My commission expires 12-2-08



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1125351