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RECORDATION REQUESTED BY:

Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301



Doc#: 0605943115 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/28/2006 08:33 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301

025037032

FOR RECORDER'S USE ONLY

CTIC-HE

This Modification of Mortgage prepared by:
Claude E. L'Heureux, Sr. Vice President
Community Bank Oak Park River Forest
1001 Lake Street
Oak Park, IL 60301

4c

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 9, 2006, is made and executed between Jeffrey S. Fort, Jr. Married to Sara M. Fort and Whose Address is 1868 N Bissell Street, Chicago, IL 60614 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 11, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds, of Cook County, Illinois, on March 31, 2005, as Document Number 0509005042.

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

The North 24 1/4 Feet of the South 48 1/2 Feet of Lot 25 (Except the West 65 Feet Thereof) of Subdivision Block 4 of Block 5 in Sheffield's Addition to Chicago in the East 1/2 of the Southeast 1/4 of Section 32, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 1868 N Bissell Street, Chicago, IL 60614. The Real Property tax identification number is 14-32-411-054-0000.

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

Increase Rate from Prime to Prime Plus 1.000%; and Increase Equity Line Principal from \$133,000.00 to \$190,000.00.

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

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MODIFICATION OF MORTGAGE

Loan No: 105102470

(Continued)

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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 JANUARY 9, 2006.

GRANTOR:

X Jeffrey S. Fort, Jr.
Jeffrey S. Fort, Jr.

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X [Signature]
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No. 105102470

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Jeffrey S. Fort, Jr.**, 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 9TH day of JANUARY, 2006 :

By Mary B. Towey Residing at Oak Park IL

Notary Public in and for the State of ILLINOIS

My commission expires ~~COOK~~ 09-17-2007



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 19TH day of JANUARY, 2006 before me, the undersigned Notary Public, personally appeared CLAUDE E. L'HERICHER and known to me to be the SR VICE PRESIDENT 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 Mary B. Towey Residing at Oak Park IL

Notary Public in and for the State of ILLINOIS

My commission expires 09-17-2007



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MORTGAGE
(Continued)

Loan No: 105102470

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WAIVER OF HOMESTEAD EXEMPTION

I am signing this Waiver of Homestead Exemption for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois as to all debts secured by this Mortgage. I understand that I have no liability for any of the affirmative covenants in this Mortgage.

x Sara M. Fort
Sara M Fort

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared **Sara M Fort**, to me known to be the individual described in and who executed the Waiver of Homestead Exemption, and acknowledged that he or she signed the Waiver of Homestead Exemption 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 19th day of January, 2006.

By Valerie Varney Residing at 433 Ashbury Dr. Hinsdale, IL 60521

Notary Public in and for the State of ILLINOIS

My commission expires 1-12-08

