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Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/28/2006 11:35 AM Pg: 1 of 3

This document was prepared by:
COMMUNITY BANK OF LEMONT

When recorded return to:
COMMUNITY BANK OF LEMONT
1229 SOUTH STATE STREET
LEMONT, IL 60439

① _____ State of Illinois _____ Space Above This Line For Recording Data _____

8296308
WLC 25100452

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 01-28-2006.
The parties and their addresses are:

MORTGAGOR: JOANNE HAYFORD
23300 FEENEY DRIVE
PLAINFIELD, IL 60544

LENDER: COMMUNITY BANK OF LEMONT
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ILLINOIS
1229 SOUTH STATE STREET
LEMONT, IL 60439

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 09-21-2005 and recorded on 10-19-2005. The Security Instrument was recorded in the records of COOK County, Illinois at RECORDER OF DEEDS. The property is located in COOK County at 729 SINGER, LEMONT, IL 60439.

Described as:

LOT 8 IN BLOCK 5 IN NORTON AND WARNERS SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 (EXCEPT THE SOUTH 30 FEET) OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ~ PIN #22-29-111-008-0000 ~

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MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

A NOTE OF EVEN DATE IN THE AMOUNT OF \$270,000.00 REPLACING NOTE DATED 09-21-2005 IN THE AMOUNT OF \$225,000.00



MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 540,000.00 which is a \$ 45,000.00 increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

MORTGAGOR:

Joanne Hayford 1/28/06
(Signature) JOANNE HAYFORD (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

LENDER: COMMUNITY BANK OF LEMONT

By *[Signature]*
LONNY KLAFF, LOAN OFFICER

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ACKNOWLEDGMENT:

STATE OF ILLINOIS, COUNTY OF COOK } ss.
 (Individual) This instrument was acknowledged before me this 28TH day of JANUARY, 2006
 by JOANNE HAYFORD
 My commission expires: 09-09-2009
 (Seal)

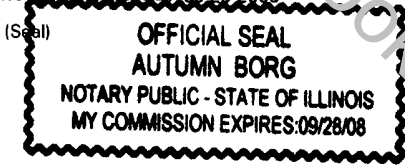
K. Pogorzelski

 (Notary Public)
 KARINA POGORZELSKI



ACKNOWLEDGMENT:

STATE OF ILLINOIS, COUNTY OF COOK } ss.
 (Lender) This instrument was acknowledged before me this 28TH day of JANUARY, 2006
 by LONNY KLAFF, LOAN OFFICER (Titles)
 of COMMUNITY BANK OF LEMONT (Name of Business or Entity)
 a(n) CORPORATION on behalf of the business or entity.
 My commission expires: 09-28-2008



Autumn Borg

 (Notary Public)
 AUTUMN BORG