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0611455032

RECORDATION REQUESTED BY:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

Doc#: 0611455032 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/24/2006 02:29 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

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all

TICOR- 397466

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 March 30, 2006, is made and executed between Michael T. Ruley and Cristal Zielonka Ruley, husband and wife, not as joint tenant, nor as tenants in common, but as tenants by the entirety, whose address is 9435 Central Park, Evanston, IL 60203 (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 August 17, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

First Mortgage Recorded on 8-31-2005 in Cook County Recorder of Deeds as Document # 0524350030.

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

LOT 21 IN CENTRAL PARK ADDITION TO NILES CENTER, A SUBDIVISION OF THE SOUTH 5 1/2 ACRES OF THE NORTH 12 ACRES OF LOT 4 IN COUNTY CLERK'S DIVISION OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART OF THE WEST 164 FEET OF SAID LOT 4 LYING SOUTH OF THE NORTH 50 FEET OF THE SOUTH 2 3/4 ACRES OF LOT 4 AND ALSO EXCEPT PART TAKEN FOR DRAKE AND LINCOLNWOOD HERETOFORE DEDICATED) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 9435 Central Park Ave., Evanston, IL 60203. The Real Property tax identification number is 10-14-200-045-0000.

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

Note amount increased to \$725,000.00. All other terms and conditions remain the same.

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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

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Authorized Signer

[Signature]

EDENS BANK

LENDER:

Cristel Z. Rulley

[Signature]

Michael T. Rulley

[Signature]

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 MARCH 30, 2006.

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.

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 11245317

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11245317

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

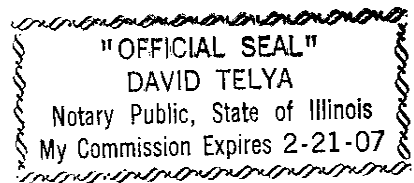
On this day before me, the undersigned Notary Public, personally appeared **Michael T. Ruley and Cristal Z. Ruley**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of March, 2006.

By [Signature] Residing at Wilmette IL

Notary Public in and for the State of IL

My commission expires 2/21/2007



LENDER ACKNOWLEDGMENT

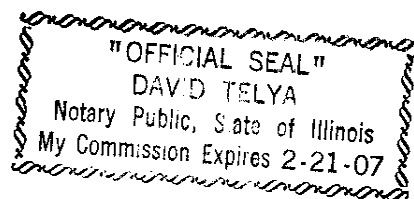
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 30th day of March, 2006 before me, the undersigned Notary Public, personally appeared TODD ROTH 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] Residing at Wilmette IL

Notary Public in and for the State of IL

My commission expires 2/21/07



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Loan No: 11245317

MODIFICATION OF MORTGAGE

(Continued)