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Doc#: 0614633182 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/26/2006 01:37 PM Pg: 1 of 3

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R117263

**MODIFICATION AND EXTENSION AGREEMENT
LOAN NUMBER: 1833001782**

This agreement made this the 28TH Day of APRIL 2006, by and between the Mortgagee, DIAMOND BANK, FSB, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s), MICHAEL GALLAGHER A SINGLE MAN AND SHANNON P. GALLAGHER A SINGLE WOMAN representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described:

LOT 40 IN BLOCK 6 IN BAXTER'S SUBDIVISION OF THE SOUTHWEST ¼ OF THE SOUTH EAST ¼ OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**COMMONLY KNOWN AS: 3238 N. KENMORE
CHICAGO, IL 60657**

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PERMANENT TAX ID NO.: 14-20-423-040-0000

WITNESSETH:

WHEREAS, the Mortgagee(s) heretofore executed a certain mortgage dated SEPTEMBER 9, 2005 and recorded APRIL 24, 2006 in the recorder's office of COOK County, Illinois as Document Number 0611432076 conveying to DIAMOND BANK, FSB, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated SEPTEMBER 9, 2005 in the amount of TWO HUNDRED FORTY THOUSAND AND NO/100 (\$240,000.00).

WHEREAS, there now is a credit limit available up to the maximum amount of TWO HUNDRED SIXTY-TWO THOUSAND AND NO/100 (\$262,000.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 28TH Day of APRIL 2013.

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AND NOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that borrower, hereby agrees to pay DIAMOND BANK, FSB, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness of TWO HUNDRED SIXTY-TWO THOUSAND AND NO/100 (\$262,000.00), with interest calculated at the rate of PRIME + 0.75% as the rate is was stated in the original Promissory Note dated SEPTEMBER 9, 2005 (as it is published in the Wall Street Journal monthly) for the remaining term of the loan as is modified and extended to, being the 28TH Day of APRIL 2013. Payments are due on the 1st day of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 28TH Day of APRIL 2013.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.



 MICHAEL GALLAGHER



 SHANNON P. GALLAGHER

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that THE ABOVE INDIVIDUAL(S) are/is personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that they signed, sealed and delivered said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal, this the 28TH Day of APRIL 2006.



 NOTARY PUBLIC
 My Commission Expires:



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DIAMOND BANK, FSB

MICHAEL KLINE, SENIOR VICE PRESIDENT

Mark F. Metzger

MARK F. METZGER, VICE PRESIDENT

STATE OF ILLINOIS)
) SS
COUNTY OF COCK)

I, SUSAN L. RODRIGUEZ, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **MICHAEL KLINE**, is personally known to me to be the **SENIOR VICE PRESIDENT** of DIAMOND BANK, FSB and **MARK F. METZGER**, is personally known to me to be the **VICE PRESIDENT** said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledge that such **SENIOR VICE PRESIDENT** and **VICE PRESIDENT** signed and delivered the said instrument as **SENIOR VICE PRESIDENT** and **VICE PRESIDENT** of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as their free and voluntary act and deed of said corporation, the uses and purposes therein set forth. Given under my hand and notarized this the **28TH** Day of **APRIL 2006**.

Susan Rodriguez

NOTARY PUBLIC
My Commission Expires:

This Document was prepared by:
Mark F. Metzger
Diamond Bank, FSB
100 W. North Ave.
Chicago, IL 60610

After recording return document to:
Diamond Bank, FSB
100 W. North Ave.
Chicago, IL 60610

