

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

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



Doc#: 0615702114 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/06/2006 10:57 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

FOR RECORDER'S USE ONLY

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

~~FIRST AMERICAN TITLE~~

ORDER # Decom.

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 25, 2006, is made and executed between Don M. Wardlaw and Maybian C. (Sloan) Wardlaw, Husband and Wife, not as Tenants in Common, nor as Joint Tenants, but as Tenants By The Entirety, and Whose Address is 1009 Bonnie Brae Place, Unit 3A, River Forest, Illinois 60305 (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 October 27, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorder of Deeds, of Cook County, Illinois, on January 6, 2004, as Document Number 0400610271.

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

See See Exhibit "A" , which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1009 Bonnie Brae Place, Unit 3A, River Forest, IL 60305. The Real Property tax identification number is 15-01-406-026-1015.

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

Increase Line Principal from \$20,000.00 to \$50,000.00, and Add Maybian C. (Sloan) Wardlaw as a Borrower.

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: 103678570

(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 MAY 25, 2006.

GRANTOR:

x Don M Wardlaw
Don M Wardlaw

x Maybrian G. (Sloan) Wardlaw
Maybrian G. (Sloan) Wardlaw

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

x Brian Nakamu
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 103678570

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **Don M Wardlaw and Maybian C. (Sloan) Wardlaw**, 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 25TH day of MAY, 2006.

By Mary B. Towey Residing at Will County, IL

Notary Public in and for the State of ILLINOIS

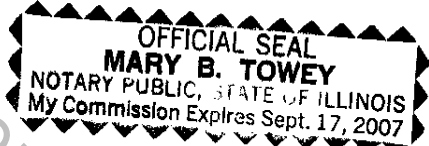
My commission expires 09-10-2007

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Cook

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) SS
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On this 25TH day of MAY, 2006 before me, the undersigned Notary Public, personally appeared BRIAN IK NAWAMURA and known to me to be the LOAN OFFICER, 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 Will County IL

Notary Public in and for the State of _____

My commission expires _____

Exhibit "A"

PARCEL 1:

UNIT '3-A' AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL):

LOT 5 (EXCEPT THE NORTH 13 FEET THEREOF) AND LOT 6 IN BLOCK 8 IN THE SUBDIVISION OF BLOCK 1, 8, 9, 10, 11, 14, 15 AND 16 IN BOGUE'S ADDITION TO OAK PARK, BEING A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' DECLARATION OF CONDOMINIUM MADE BY THE AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 14, 1967 AND KNOWN AS TRUST NUMBER 25336 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 20989604; TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL ALL PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY) ALSO TOGETHER WITH AN EASEMENT FOR PARKING PURPOSES AND TO THE PARKING AREAS NOS. 8 AND 9 AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DEED FROM AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED AUGUST 14, 1967 AND KNOWN AS TRUST NUMBER 25336 TO LORETTA PHELAN DATED AUGUST 2, 1969 RECORDED DECEMBER 18, 1969 AS DOCUMENT 21040733 FOR PARKING PURPOSES AND TO THE PARKING AREA NUMBER 24 AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY