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Doc#: 0620118070 Fee: \$30.50  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 07/20/2006 04:51 PM Pg: 1 of 4

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559  
When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

### MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is July 14, 2006. The parties and their addresses are:

**MORTGAGOR:**

**KIET DAN TRUONG**  
2858 South Wallace Street  
Chicago, Illinois 60616

**ANH QUE TRAN TRUONG**  
2858 South Wallace Street  
Chicago, Illinois 60616

**LENDER:**

**LAKESIDE BANK**  
Organized and existing under the laws of Illinois  
55 W. WACKER DRIVE  
CHICAGO, Illinois 60601

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated May 7, 2001 and recorded on May 11, 2001 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds as Document Number 0010399251 and covered the following described Property:

LOT 24 IN BLOCK 1 IN T.S. DOBBINS SUBDIVISION OF THE SOUTH 3/4 OF THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: #17-28-312-048

The property is located in Cook County at 2858 South Wallace Street, Chicago, Illinois 60616.

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**2. MODIFICATION.** For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

**A. Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 7246729-04, dated May 18, 2001, from Mortgagor to Lender, with a loan amount of \$33,796.74, with an interest rate of 7.0 percent per year and maturing on July 18, 2011.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**3. CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

**4. ADDITIONAL TERMS.** See attached Lakeside Bank Privacy Notice.

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

**MORTGAGOR:**

\_\_\_\_\_  
Kiet Dan Truong  
Individually

\_\_\_\_\_  
Anh Que Tran Truong  
Individually

**LENDER:**

LAKESIDE BANK

By \_\_\_\_\_  
Stan J. Bochnowski, Executive Vice President

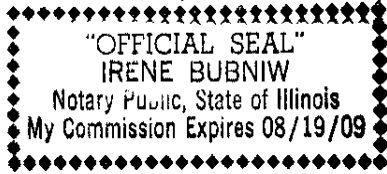
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### ACKNOWLEDGMENT.

(Individual)

STATE OF Illinois, County OF Cook ss.  
This instrument was acknowledged before me this 17 day of July, 2006  
by Kiet Dan Truong .

My commission expires:



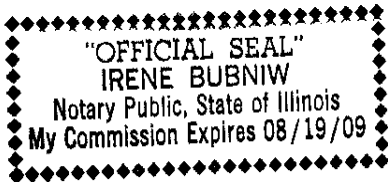
[Signature]  
(Notary Public)

Property of Cook County Clerk's Office

(Individual)

STATE OF Illinois, County OF Cook ss.  
This instrument was acknowledged before me this 14 day of July, 2006  
by Anh Que Tran Truong .

My commission expires:



[Signature]  
(Notary Public)

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(Lender Acknowledgment)

\_\_\_\_\_ OF \_\_\_\_\_, \_\_\_\_\_ OF \_\_\_\_\_ ss.

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ by Stan J. Bochnowski -- Executive Vice President of LAKESIDE BANK, a corporation, on behalf of the corporation.

My commission expires:

\_\_\_\_\_  
(Notary Public)

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