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RECORDATION REQUESTED BY:

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



Doc#: 0627140088 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/28/2006 11:55 AM Pg: 1 of 3

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

3

FIRST AMERICAN TITLE**ORDER # *Accommodation* MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated September 20, 2006, is made and executed between Christopher J. Cullen and Teresa M. Cullen, His Wife, As Tenants By The Entirety, and Whose Address is 615 Jackson Blvd., Oak Park, IL 60304 (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 May 24, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds, of Cook County, Illinois, on June 22, 2006, as Document Number 0617354041.

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

Lots 47 and 48 in Block 5 in Merchants Madison Street Addition Subdivision of Block 9, in Hutchinson and Rothermels Subdivision of the West 1/2 in Block 3, Lots 1, 6, and 7, 12, and 13, in B. F. Jarvis Subdivision in Section 18, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 615 Jackson Blvd., Oak Park, IL 60304. The Real Property tax identification number is 16-18-219-001-0000.

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

Increase Line Principal from \$125,000.00 to \$130,000.00.

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: 611881870

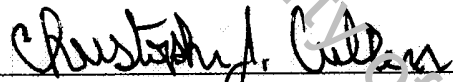
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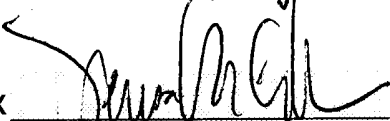
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in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers 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 SEPTEMBER 20, 2006.

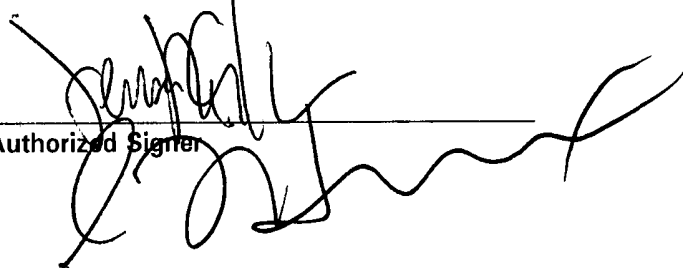
GRANTOR:

X 
Christopher J. Cullen

X 
Teresa M. Cullen

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 611881870

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Christopher J. Cullen and Teresa M. Cullen**, 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 20th day of SEPTEMBER, 2006.

By Mary B. Towey Residing at Will County IL

Notary Public in and for the State of ILLINOIS

My commission expires 09-17-2007



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this 20th day of SEPTEMBER, 2006 before me, the undersigned Notary Public, personally appeared CLAUDE E. L'HEUREUX and known to me to be the EL Vice President, 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 ILLINOIS

My commission expires 09-17-2007

