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RECORDATION REQUESTED BY:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077



WHEN RECORDED MAIL TO:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077

Doc#: 0707108042 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/12/2007 10:21 AM Pg: 1 of 4

This Modification of Mortgage prepared by:
NORTH SHORE COMMUNITY BANK & TRUST
7800 Lincoln Avenue
Skokie, IL 60077

010000492

T. MAYSE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 23, 2007, is made and executed between James O'Hara and Stephanie O'Hara, Husband and Wife, as Tenants by the Entirety, whose address is 1034 Ash Street, Winnetka, IL 60093 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 31, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 02-24-2005 as document number 0505526128 in the Cook County Recorder of Deeds Office.

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

THE WEST 50 FEET OF THE EAST 299.95 FEET OF THE NORTH 1/2 OF BLOCK 12 IN GROVELAND ADDITION TO WINNETKA, BEING A SUBDIVISION OF THE EAST 70 ACRES OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1034 Ash Street, Winnetka, IL 60093. The Real Property tax identification number is 05-20-122-004.

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

The principal is increased to \$265,000.00 and the maturity date is extended.

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 parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly

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MODIFICATION OF MORTGAGE

(Continued)

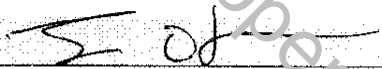
Loan No: 0390023671-1

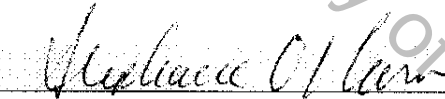
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released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below 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 FEBRUARY 23, 2007.

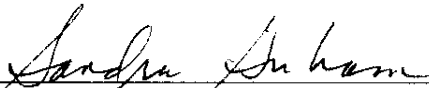
GRANTOR:

X 
James O'Hara

X 
Stephanie O'Hara

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0390023671-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

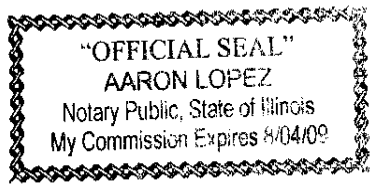
On this day before me, the undersigned Notary Public, personally appeared **James O'Hara and Stephanie O'Hara**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 23 day of February, 2007.

By [Signature] Residing at Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 8/4/09



LENDER ACKNOWLEDGMENT

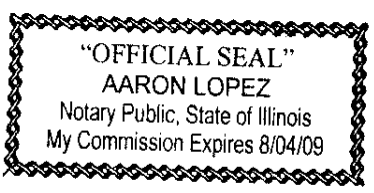
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 23 day of February, 2007 before me, the undersigned Notary Public, personally appeared Sandra Baham and known to me to be the Loan operations 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 [Signature] Residing at Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 8/4/09



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0390023671-1

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