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RECORDATION REQUESTED BY:

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

**WHEN RECORDED MAIL TO:**

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

Doc#: 0707454057 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/15/2007 12:39 PM Pg: 1 of 4

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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

0702-25828
CLAIRIE TITLE INC
6821 NORTH AVENUE
OAK PARK, IL 60302

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 7, 2007, is made and executed between Joseph M. Fern and Jeanne M. Fern, not personally but as Trustees on behalf of Joseph M and Jeanne M. Fern Living Trust U/T/A dated July 2, 1992; and Whose address is 145 S. East Avenue, Oak Park, IL 60302 (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 August 22, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorder of Deeds, in Cook County, Illinois, on October 2, 2002, as Document Number 0021079692.

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

Lot 16 in Block 1 in Blackstone Addition to Oak Park said Addition being a Subdivision of That Part North of the South 19 1/2 Chains of the West Half of the South East Quarter of Section 7, 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 145 S East Avenue, Oak Park, IL 60302. The Real Property tax identification number is 16-07-402-028-0000.

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

Increase Line Principal from \$68,000.00 to \$450,000.00.

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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Property of Cook County Clerk's Office

COMMUNITY BANK OF OAK PARK RIVER FOREST
X
Authorized Signer

LENDER:

By: Jeanne M. Fern, Trustee of Joseph M and Jeanne M. Fern Living Trust U/T/A dated July 2, 1992

By: Joseph M. Fern, Trustee of Joseph M and Jeanne M. Fern Living Trust U/T/A dated July 2, 1992

1992

JOSEPH M AND JEANNE M FERN LIVING TRUST U/T/A DATED JULY 2,

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 7, 2007.

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.

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MODIFICATION OF MORTGAGE

Loan No: 102304770

(Continued)

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TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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On this 7th day of MARCH, 2007 before me, the undersigned Notary Public, personally appeared **Joseph M. Fern, Trustee and Jeanne M. Fern, Trustee of Joseph M and Jeanne M. Fern Living Trust U/T/A dated July 2, 1992**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Mary B. Towey Residing at Will County, IL

Notary Public in and for the State of ILLINOIS

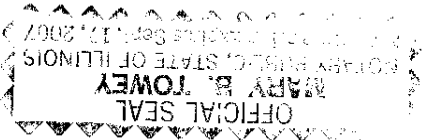
My commission expires 09-17-2007

Cook County Clerk's Office

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Property of Cook County

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My commission expires 09-17-2007

Notary Public in and for the State of ILLINOIS

By Mary B. Towey Residing at Will County, IL

On this 7th day of MARCH, 2007 before me, the undersigned Notary Public, personally appeared CHAUDE F. D'AMOREA and known to me to be the SR. 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.

STATE OF ILLINOIS
COUNTY OF COCA

LENDER ACKNOWLEDGMENT