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RECORDATION REQUESTED BY:

1st Equity Bank
3956 West Dempster St
Skokie, IL 60076



Doc#: 0712333161 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/03/2007 11:09 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

1st Equity Bank
3956 West Dempster St
Skokie, IL 60076

SEND TAX NOTICES TO:

LAWRENCE D. MERZEL
SHERYL B. MERZEL
2843 W JARVIS
CHICAGO, IL 60645

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Don Cali
1st Equity Bank
3956 W. Dempster
Skokie, IL 60076

MODIFICATION OF MORTGAGE

81-90-534 J / CTI
THIS MODIFICATION OF MORTGAGE dated December 28, 2006, is made and executed between LAWRENCE D. MERZEL and SHERYL B. MERZEL, AS HUSBAND AND WIFE (referred to below as "Grantor") and 1st Equity Bank, whose address is 3956 West Dempster St, Skokie, IL 60076 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 28, 2006 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

FILING DATE OCTOBER 23, 2002 AS DOCUMENT NO 0021260561 IN THE RECORDS OF THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS.

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

LOT 29 IN CALIFORNIA SHERWIN ADDITION TO ROGERS PARK IN THE NORTH 1/2 OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDAIN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2843 W JARVIS, CHICAGO, IL 60645. The Real Property tax identification number is 10-25-320-005-0000.

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

GRANTOR HAS REQUESTED AND RECEIVED A PRINCIPAL INCREASE BRINGING THE TOTAL INDEBTEDNESS TO \$300,345.85 .

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

EX 311-07

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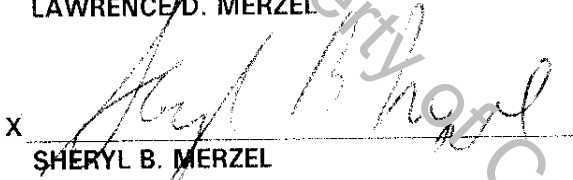
MODIFICATION OF MORTGAGE (Continued)

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 DECEMBER 28, 2006.

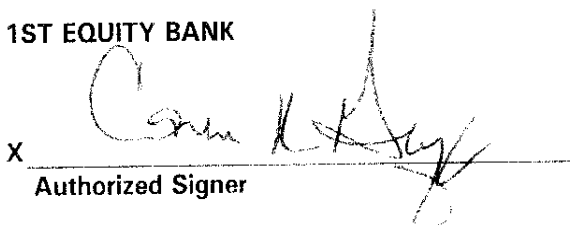
GRANTOR:

X 
LAWRENCE D. MERZEL

X 
SHERYL B. MERZEL

LENDER:

1ST EQUITY BANK

X 
Authorized Signer

Property Record
Cook County Clerk's Office

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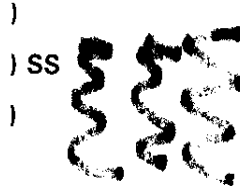
MODIFICATION OF MORTGAGE

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared **LAWRENCE D. MERZEL** and **SHERYL B. MERZEL**, 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.

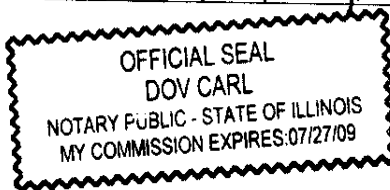
Given under my hand and official seal this 28th day of April, 2006.

By [Signature]

Residing at 3956 W Dempster

Notary Public in and for the State of IL

My commission expires 7-27-09



Skokie IL 60076

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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) SS
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On this 28th day of April, 2006 before me, the undersigned Notary Public, personally appeared Connie R Griffin and known to me to be the 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 [Signature]

Residing at 3956 W Dempster

Notary Public in and for the State of IL

Skokie IL 60076

My commission expires 7-27-09

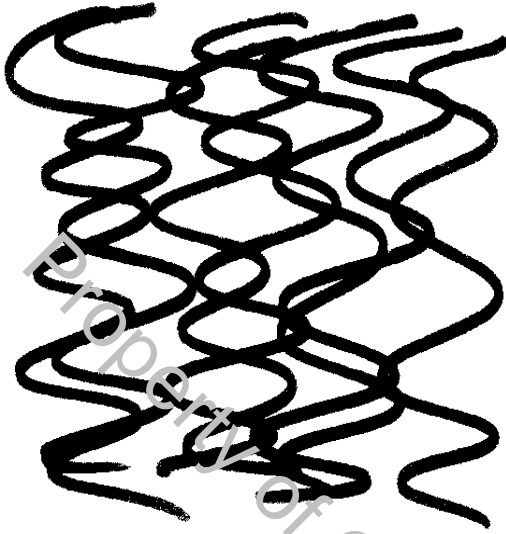


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MODIFICATION OF MORTGAGE

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