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RECORDATION REQUESTED BY:

State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525



Doc#: 0719033134 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/09/2007 10:07 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525

SEND TAX NOTICES TO:

John O'Farrell
2234 W. Cullom
Chicago, IL 60615

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Angela M. Rutledge
State Bank of Countryside
6734 Joliet Road
Countryside, IL 60525

C.T.I./CY

10995978

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 9, 2007, is made and executed between John O'Farrell (referred to below as "Grantor") and State Bank of Countryside, whose address is 6734 Joliet Road, Countryside, IL 60525 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 9, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on 08-03-04 as document 0421633099; Modified by Modification Agreement dated 03-16-06 recorded on 03-30-06 as document 0608905193; modified by Modification of Mortgage dated 10-9-06 recorded on 12-08-06 as document 0634201165.

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

LOT 44 IN BLOCK 13 IN CLYBORN AVENUE ADDITION TO LAKE VIEW AND CHICAGO IN THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3144 N Oakley, Chicago, IL 60618. The Real Property tax identification number is 14-30-100-013-0000.

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

Principal increase of \$25,000.00 to a total Loan Commitment of \$525,000.00 and Extend Maturity Date.

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

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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 APRIL 9, 2007.

GRANTOR:

X *John O'Farrell*
John O'Farrell

LENDER:

STATE BANK OF COUNTRYSIDE

X *Mark Hilton Knight*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **John O'Farrell**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 29th day of May, 2007.

By *Mark Hilton Knight* Residing at Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 4/4/08



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MODIFICATION OF MORTGAGE

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LENDER ACKNOWLEDGMENT

STATE OF IL)

COUNTY OF Cook) SS)

On this 17 day of June 07 before me, the undersigned Notary Public, personally appeared William O'Keith and known to me to be the SVP, 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 _____

Notary Public in and for the State of _____

My commission expires _____



Notary Public of Cook County Clerk's Office