

# UNOFFICIAL COPY

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NATIONAL BANK OF  
COMMERCE  
5500 ST. CHARLES ROAD  
BERKELEY, IL 60163



Doc#: 0720831001 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/27/2007 10:28 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
NATIONAL BANK OF  
COMMERCE  
5500 ST. CHARLES ROAD  
BERKELEY, IL 60163

MAIL TO  
SEND TAX NOTICES TO:  
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5500 ST. CHARLES ROAD  
BERKELEY, IL 60163

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Julie A. Favata, Commercial Loan Administrator  
NATIONAL BANK OF COMMERCE  
5500 ST. CHARLES ROAD  
BERKELEY, IL 60163

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 21, 2007, is made and executed between Karen Smiley, Individually, whose address is 305 Oak Ridge Ave., Hillside, IL 60162 (referred to below as "Grantor") and NATIONAL BANK OF COMMERCE, whose address is 5500 ST. CHARLES ROAD, BERKELEY, IL 60163 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 28, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Mortgage in the amount of \$10,000.00 recorded on 9/6/05, recording #052491402 in the offices of the Cook County Recorders Office.**

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

LOT 3 IN REGAN'S SUBDIVISION OF THE WEST 120 FEET OF LOT 26 IN OAKRIDGE ADDITION, BEING A SUBDIVISION OF THE SOUTH 19 ACRES OF THE EAST 1/2 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 305 Oak Ridge Ave., Hillside, IL 60162. The Real Property tax identification number is 15-17-413-028-0000.

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

**Principal amount increased to \$20,000.00, all other terms and conditions will remain the same.**

**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

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**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

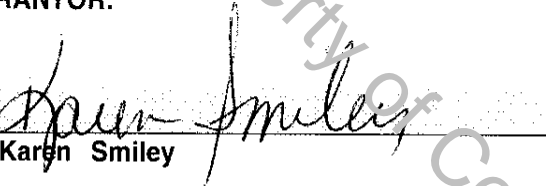
Loan No: 5007666

Page 2

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 endorser 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.

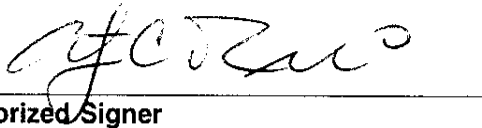
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 21, 2007.**

GRANTOR:

x   
Karen Smiley

LENDER:

NATIONAL BANK OF COMMERCE

x   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5007666

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 )  
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 COUNTY OF Cook )

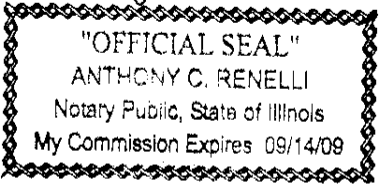
On this day before me, the undersigned Notary Public, personally appeared **Karen Smiley**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 21<sup>st</sup> day of June, 20 07

By [Signature] Residing at Berkeley, IL

Notary Public in and for the State of IL

My commission expires 9-14-09



### LENDER ACKNOWLEDGMENT

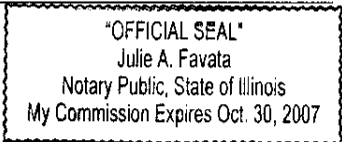
STATE OF IL )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 21<sup>st</sup> day of June, 2007 before me, the undersigned Notary Public, personally appeared Anthony C. Renelli and known to me to be the Lender, 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 Julie A. Favata Residing at 5500 ST. CHARLES RD  
BERKELEY, IL 60163

Notary Public in and for the State of ILLINOIS

My commission expires



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 5007666

Page 4

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