



When recorded return to:
First American Title Insurance Co.,
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
ATTN: NATIONAL RECORDINGS

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
ROSALYN YOUNG, REAL ESTATE DEPARTMENT
ShoreBank
7054 South Jeffery Blvd.
Chicago, IL 60649

 MATHEWS
13801158 IL
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT


MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 20, 2007, is made and executed between CLEM MATHEWS, AN UNMARRIED MAN (referred to below as "Grantor") and ShoreBank, whose address is 7054 South Jeffery Blvd., Chicago, IL 60649 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 10, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED 09/24/2007 AS DOCUMENT NO. 0726740179.

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

THE WEST HALF OF THE WEST HALF OF LOT 30, THE WEST HALF OF THE WEST HALF OF LOT 31, THE WEST HALF OF THE WEST HALF OF LOT 32, THE WEST HALF OF THE WEST HALF OF LOT 33 IN BLOCK 91 IN HARVEY, BEING A SUBDIVISION OF THAT PART OF THE SOUTH HALF OF SECTION 17, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE ILLINOIS CENTRAL RAILROAD, TOGETHER WITH BLOCKS 53, 54, 55, 62, 63, 64, 65, 66, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84 AND THAT PART OF BLOCK 67 LYING SOUTH OF THE GRAND TRUNK RAILROAD, ALL IN SOUTH LAWN, A SUBDIVISION OF SECTION 17, AND THE SOUTH HALF OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 15543 S. ASHLAND AVE., HARVEY, IL 60426. The Real Property tax identification number is 29-17-300-025-0000.

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

INCREASE PRINCIPAL TO \$100,800.00.

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 543087

(Continued)

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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 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 20, 2007.

GRANTOR:

x Clem Mathews
CLEM MATHEWS

LENDER:

SHOREBANK

x Kevin McVey
Authorized Signer
Kevin McVey

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 543087

(Continued)

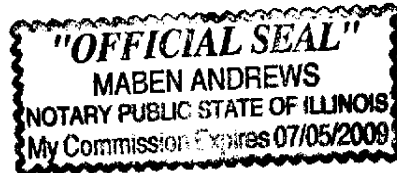
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **CLEM MATHEWS**, 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 20th day of December, 2007.

By Maben Andrews Residing at 7054 S. Jeffery Blvd
Chicago, Ill. 60649

Notary Public in and for the State of Illinois

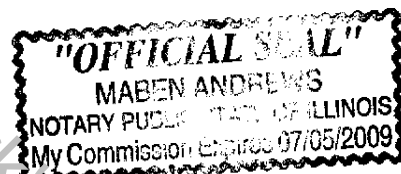
My commission expires 7-5-2009

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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On this 20th day of December, 2007 before me, the undersigned Notary Public, personally appeared KEVIN MOVEY and known to me to be the VICE PRESIDENT, authorized agent for **ShoreBank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **ShoreBank**, duly authorized by **ShoreBank** 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 in fact executed this said instrument on behalf of **ShoreBank**.

By Maben Andrews Residing at 7054 S. Jeffery Blvd
Chicago, Ill. 60649

Notary Public in and for the State of Illinois

My commission expires 7-5-2009