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Doc#: 0809935187 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/08/2008 11:34 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
Citizens Community Bank of
Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Sue Rusnak, Loan Administrative Assistant
Citizens Community Bank of Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

C.T.I./W

ADD 196777

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 4, 2007, is made and executed between Victor Verdin (referred to below as "Grantor") and Citizens Community Bank of Illinois, whose address is 3322 South Oak Park Avenue, Berwyn, IL 60402 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 4, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on August 9, 2006 as Document #0622102267.

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

LOTS 22 AND 23 IN BLOCK 26 IN WHITE AND COLEMAN'S LAVERGNE SUBDIVISION, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 32, 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 3242 S Austin Blvd, Cicero, IL 60804. The Real Property tax identification number is 16-32-127-036-0000 and 16-32-127-037-0000.

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

Increase loan amount to \$430,000.00.

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 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

BOX 333-CTI

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11703984

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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 4, 2007.

GRANTOR:

X *Victor Verdin*
Victor Verdin

LENDER:

CITIZENS COMMUNITY BANK OF ILLINOIS

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)

) SS

COUNTY OF COOK)

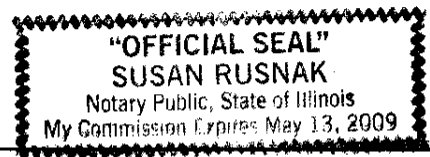
On this day before me, the undersigned Notary Public, personally appeared **Victor Verdin**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 4 day of December, 2007.

By *Susan Rusnak* Residing at *10 Riverside*

Notary Public in and for the State of IL

My commission expires 5-13-09



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MODIFICATION OF MORTGAGE

(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
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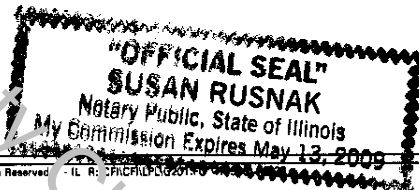
On this 20 day of December, 2007 before me, the undersigned Notary Public, personally appeared Tim Mayhew and known to me to be the Commercial Loan Rep., authorized agent for **Citizens Community Bank of Illinois** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Citizens Community Bank of Illinois**, duly authorized by **Citizens Community Bank of Illinois** 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 **Citizens Community Bank of Illinois**.

By Susan Rusnak Residing at No Riverside

Notary Public in and for the State of IL

My commission expires 5-13-09

5-13-09



Clerk's Office