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0810546013

RECORDATION REQUESTED BY:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077

Doc#: 0810546013 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 04/14/2008 09:15 AM Pg: 1 of 6

WHEN RECORDED MAIL TO:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077

010004093

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
NORTH SHORE COMMUNITY BANK & TRUST
7800 Lincoln Avenue
Skokie, IL 60077

MODIFICATION OF MORTGAGE

F. MAYSE

THIS MODIFICATION OF MORTGAGE dated March 31, 2008, is made and executed between Eric A. Conlon and Helen Reeve Conlon, his Wife, not as Joint Tenants or Tenants in Common but as Tenants by the Entirety, whose address is 1316 Livingston St., Evanston, IL 60201 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 15, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 29, 1998 as document number 98555868 in the Cook County Recorder of Deeds Office.

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

LOT 1 AND THE WEST 1/2 OF LOT 2 IN BLOCK 3 IN THE SUBDIVISION OF BLOCKS 2 AND 3 IN ROST AND GRANT'S SUBDIVISION BEING A SUBDIVISION OF THE NORTH 1266 FEET OF THE EAST 1/2 OF LOT 19 IN GEORGE SMITH'S SUBDIVISION OF SOUTH SECTION (EXCEPT THE NORTH 240 ACRES IN QUILMETTE RESERVATION) IN TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1316 Livingston St., Evanston, IL 60201. The Real Property tax identification number is 05-35-318-001.

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

The principal is increased to \$340,000.00 and the maturity date is extended.

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

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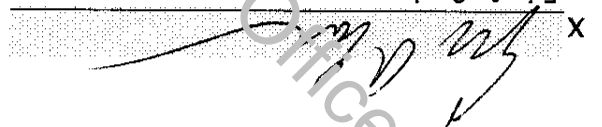
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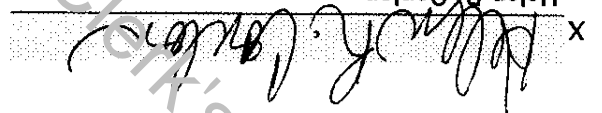
Property of Cook County Clerk's Office

the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorses 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 MARCH 31, 2008.

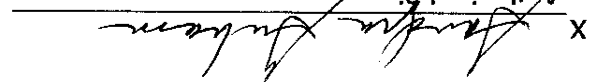
GRANTOR:

X  Eric A. Conlon

X  Helen R. Conlon

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X  Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0390007730-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

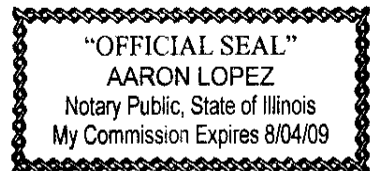
On this day before me, the undersigned Notary Public, personally appeared Eric A. Conlon and Helen R. Conlon, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 31 day of March, 2008.

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 8/4/09



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 31 day of March, 2008 before me, the undersigned Notary Public, personally appeared SANDRA GRAHAM and known to me to be the LOAN OPERATIONS OFFICER authorized agent for NORTH SHORE COMMUNITY BANK & TRUST COMPANY that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of NORTH SHORE COMMUNITY BANK & TRUST COMPANY, duly authorized by NORTH SHORE COMMUNITY BANK & TRUST COMPANY 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 NORTH SHORE COMMUNITY BANK & TRUST COMPANY.

By [Signature] Residing at [Signature]

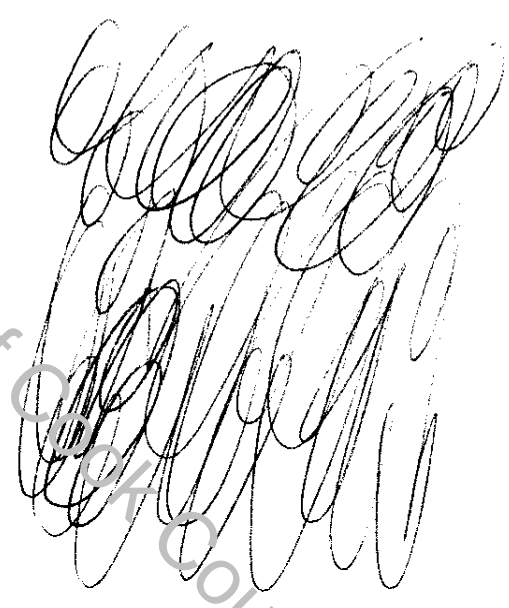
Notary Public in and for the State of IL

My commission expires 11/19/08



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Loan No: 0390007730-1

**MODIFICATION OF MORTGAGE
(Continued)**

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LOAN MODIFICATION AND EXTENSION AGREEMENT**

This is a Loan Modification and Extension Agreement ("Agreement") dated as of MARCH 07, 2008 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and CARL V. CULVER, married to Kelly K. CULVER, HIS WIFE ("Mortgagor").

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of FIFTY THOUSAND AND 00/100 Dollars (\$50,000.00). Mortgagor's obligation to repay said loan is evidenced by a promissory note date March 06, 2003 ("Note") and is secured by a mortgage ("Mortgage") dated March 06, 2003 and recorded 03-13-2003 in the Recorder's Office of COOK County Illinois as Document No. 0030345906 mortgaging, granting and conveying to Mortgagee that certain parcel of land, and the improvements thereon, located in COOK County, Illinois and legally described as:

THE SOUTH 70 FEET AS MEASURED ON THE EAST AND WEST LINES OF LOT 1 OF THE EAST 150 FEET AS MEASURED ON THE NORTH AND SOUTH LINES OF SAID LOT 1 IN BLOCK 3 IN ARTHUR T. MCINTOSH AND COMPANY MIDLOTHIAN HIGHLANDS BEING A SUBDIVISION IN THE SOUTH EAST ¼ OF SECTION 3, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

P.I.N#29-03-407-013

Which has the address of 14128 S. KEELER AVE., MIDLOTHIAN, IL 60445

Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

Mortgagor has asked Mortgagee to extend the maturity date of the Note and Mortgage and Mortgagee is willing to extend the maturity date of the Note and Mortgage on the terms and conditions set forth herein.

In consideration of the foregoing, and of the promises herein set forth, the parties hereto acknowledge and agree as follows:

1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the rate of PRIME MINUS ¼% (.25%) percent per annum.
2. Commencing APRIL 15, 2008 and on the 15th day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly installments of interest only.
3. Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on MARCH 15, 2013 (the "Maturity Date").
4. None of the rights of Mortgagee under the Loan Documents shall be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.
5. Mortgagor hereby acknowledges and agrees that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In other respects not inconsistent with this Agreement, the terms of the Loan Documents are hereby ratified and reconfirmed.

Prepared by:

A.J. Smith Federal Savings Bank

Loan #020-9119866

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IN WITNESS WHEREOF, Mortgagor has executed this Agreement.

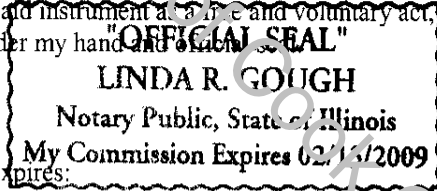
Carl V. Culver
CARL V. CULVER

Kelly K. Culver
KELLY K. CULVER is signing this instrument
Solely for the purpose of waiving any and all
Homestead Rights.

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that CARL V. CULVER AND KELLY K. CULVER personally known to me to be the same person (s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.



My Commission Expires:

Kelly K. Culver

IN WITNESS WHEREOF, Mortgagee has executed this Agreement.

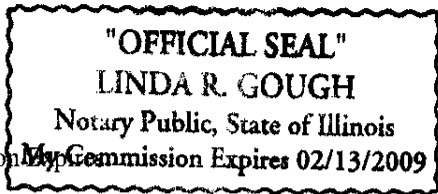
A.J. SMITH FEDERAL SAVINGS BANK

BY: Donna J. Manuel, VP

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that, DONNA J. MANUEL, VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.



My Commission Expires:

Linda R. Gough