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Doc#: 0814403002 Fee: \$40.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 05/23/2008 08:50 AM Pg: 1 of 3

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This instrument was prepared by AmericaUnited Bank and Trust Company USA, 485 Lake Street, Antioch, Illinois 60002

When recorded return to AmericaUnited Bank and Trust Company USA, 485 Lake Street, Antioch, Illinois 60002

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is April 9, 2008. The parties and their addresses are:

MORTGAGOR:

JANICE A. RIZZO

Married to Gary M. Rizzo

1537 Ammer Road

Glenview, Illinois 60025-1832

LENDER:

AMERICAUNITED BANK AND TRUST COMPANY USA

Organized and existing under the laws of the United States of America

485 Lake Street

Antioch, Illinois 60002

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated April 9, 2007 and recorded on April 18, 2007 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at DOCUMENT #0710840081 and covered the following described Property:

Lot 5 in Glen Willow Subdivision being a Subdivision in Part of Section 31, Township 42 North, Range 13, East of the Thrid Principal Meridian and in Part of Section 8, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN #10-08-201-040

The property is located in Cook County at 529 Hunter Road, Glenview, Illinois 60025.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

Gary M. Rizzo
Illinois Real Estate Modification
IL/4Xpmccole00063000005993015041108Y

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Initials _____
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A. **Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 391441-63, dated April 9, 2008, from Gary M. Rizzo and Janice A. Rizzo (Borrower) to Lender, with a loan amount of \$975,000.00 and maturing on April 9, 2009. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. **CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

4. **ADDITIONAL TERMS.** EXTEND MATURITY DATE FROM APRIL 9, 2008 TO APRIL 9, 2009

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Janice A. Rizzo
Janice A. Rizzo

Individually

LENDER:

America United Bank and Trust Company USA

By *Joel R. Johnson*
Joel R. Johnson, Senior Vice President

ACKNOWLEDGMENT.

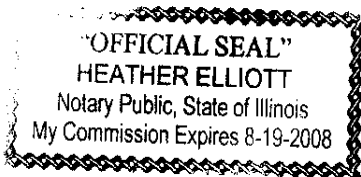
(Individual)

State _____ OF Illinois _____ County OF _____ Lake _____ ss.

This instrument was acknowledged before me this 9th day of April, 2008
by Janice A. Rizzo, Married to Gary M. Rizzo.

My commission expires:

Heather Elliott
(Notary Public)



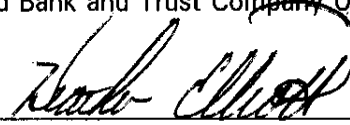
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(Lender Acknowledgment)

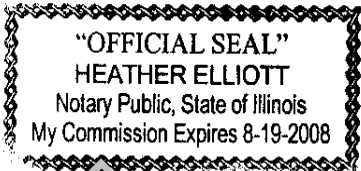
State OF Illinois, County OF Lake ss.

This instrument was acknowledged before me this 9th day of April, 2008 by Joel R. Johnson -- Senior Vice President of AmericaUnited Bank and Trust Company USA, a corporation, on behalf of the corporation.

My commission expires:



(Notary Public)



Property of Cook County Clerk's Office