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RECORDATION REQUESTED BY: COMMUNITY BANK OF OAK PARK RIVER FOREST 1001 LAKE STREET OAK PARK, IL 60301

WHEN RECORDED MAIL TO: COMMUNITY BANK OF OAK PARK RIVER FOREST 1001 LAKE STREET OAK PARK, IL 60301



Doc#: 0817654009 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 06/24/2008 11:28 AM Pg: 1 of 3

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Claude L'Heureux, Sr Vice President
Community Bank Oak Park River Forest
1001 Lake Street
Oak Park, IL 60301

PRAIRIE TITLE 6821 W. NORTH AVE. OAK PARK, IL 60302

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 22, 2008, is made and executed between Bruce M. Krebs and Sherry L. Fickenscher, His Wife, whose address is 400 N Pidgeland Ave., Oak Park, IL 60302 (referred to below as "Grantor") and COMMUNITY BANK OF OAK PARI. FIVER FOREST, whose address is 1001 LAKE STREET, OAK PARK, IL 60301 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage date: October 22, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds of Cook County, Illinois, on November 18, 2003, as Document Number 0332250343. Modified by Instrument Recorded on October 23, 2007 as Document Number 0729642005.

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

Lot 12 and the West 80.7 Feet of the South 3 Feet of Lot 11 in Block 6 in the Village of Ridgeland, Being a Subdivision of the East 1/2 of the East 1/2 of Section 7, and the Northwest 1/4 and the West 1/2 of the Southwest 1/4 of Section 8, 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 406 N. Ridgeland Ave, Oak Park, IL 60302. The Real Property tax identification number is 16-08-100-012-0000.

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

Increase Line Principal from \$200,000.00 to \$300,000.00 .

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

(Continued) MODIFICATION OF MORTGAGE

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modification, but also to all such subsequent actions. Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or representation to Lender that the non-signing person consents to the changes and provisions of this then all persons signing below acknowledge that this Modification is given conditionally, based on the by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all

AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 22, 2008. GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE

TOAT IN FACT

:ЯОТИАЯЭ

Bruce M. Krebs By HISIA

LENDER:

COMMUNITY BANK OF DAK PARK RIVER FOREST

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 100699171 Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF LAINOIS) 1 SS COUNTY OF COOK On this day below me, the undersigned Notary Public, personally appeared Bruce M. Krebs and Sherry L. Fickenscher, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged the carey 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 30th day of MAY, 2008. Residing at 1713 75th Court

GRAWCOS PARK, 12 60707 Notary Public in and for the State of My commission expires 6/26/0LENDER ACKNOWLEDGMENT STATE OF ////OIS OFFICIAL SEAL **ANA C CRUZ** COUNTY OF ______COO/C NOTARY PUBLIC - STATE OF ILLINOIS On this 304 day of MAY ,2008 before me, the undersigned Neublic, personally appeared CHOOL CHEUREUX and known to me to be the COION VICE ,<u>2008</u> before mo, ಮೇ undersigned Notary PRESIDENT, authorized agent for COMMUNITY BANK OF OAK PARK RIVER FOREST that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of COMMUNITY BANK OF OAK PARK RIVER FOREST, duly authorized by COMMUNITY BANK OF OAK PARK RIVER FOREST 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 COMMUNITY BANK OF OAK PARK RIVER FOREST. Residing at COOK COUNTY Notary Public in and for the State of | IUINOIS My commission expires 8-18-11