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RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201

WHEN RECORDED MAIL TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201



Doc#: 0822708086 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/14/2008 10:06 AM Pg: 1 of 3

SEND TAX NOTICES TO:

Gay E Menges
1580 Sherman Ave Apt. PH #
07
Evanston, IL 60201

This Modification of Mortgage prepared by:

Lender
First Bank & Trust
820 Church Street
Evanston, IL 60201

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 10, 2008 is made and executed between Gay E Menges, whose address is 1580 Sherman Ave Apt. PH # 07, Evanston, IL 60201 (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 30, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 07/30/2003 as Document Number 0321142162 with the Cook County Recorder of Deeds.

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

PARCEL 1: UNIT PH07, IN THE OPTIMA TOWERS EVANSTON CONDOMINIUM, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, APPURTENANT TO SAID UNIT, IN THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS DELINEATED ON A SURVEY ATTACHED AS AN EXHIBIT TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND BY-LAWS, RESTRICTIONS AND COVENANTS, RECORDED MARCH 22, 2002 AS DOCUMENT NUMBER 0020329861, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, AS DEFINED IN THE OPERATING AGREEMENT AND DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED MARCH 7, 2002 AS DOCUMENT NUMBER 0020263492.

PARCEL 3: EXCLUSIVE RIGHT TO USE PARKING SPACE P-140 AS A LIMITED COMMON ELEMENT AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM OWNERSHIP AND BY-LAWS, RESTRICTIONS AND COVENANTS RECORDED MARCH 22, 2002 AS DOCUMENT NUMBER 0020329861, AS AMENDED FROM TIME TO TIME, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1580 Sherman Ave Apt. PH # 07, Evanston, IL

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7014114

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60201. The Real Property tax identification number is 11-18-311-043-1100 & 11-18-311-037-0000.

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

Reduction in Credit Limit to \$200,000.00 and Extended Maturity Date.

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 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 JULY 10, 2008.

GRANTOR:

X Gay E. Menges
Gay E Menges

LENDER:

FIRST BANK & TRUST

X [Signature]
Authorized Signer

PROPERTY OF Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7014114

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF FL)
) SS
 COUNTY OF COOK)

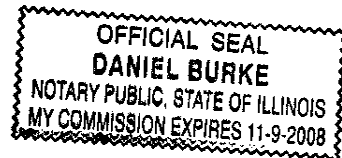
On this day before me, the undersigned Notary Public, personally appeared **Gay E Menges**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 10 day of July, 2008.

By [Signature] Residing at First Bank Trust

Notary Public in and for the State of FL

My commission expires 11-9-2008



LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this _____ day of _____, _____ before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____