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Doc#: 0828944069 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/15/2008 02:20 PM Pg: 1 of 4

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559
When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 20, 2008. The parties and their addresses are:

MORTGAGOR:

DONALD J. CYGAN
Spouse of Joan S. Cygan
8 Paso Fino Drive
Lemont, IL 60439

JOAN S. CYGAN
Spouse of Donald J. Cygan
8 Paso Fino Drive
Lemont, IL 60439

LENDER:

LAKESIDE BANK
Organized and existing under the laws of Illinois
55 W. WACKER DRIVE
CHICAGO, IL 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated September 21, 2001 and recorded on October 9, 2001 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0010935052 and covered the following described Property:

LOT 27 IN EQUESTRIAN ESTATES UNIT NO. 2, A SUBDIVISION OF PART OF THE WEST 950 FEET OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 22-24-304-004, VOL 062



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The property is located in Cook County at 8 Paso Fino Drive, Lemont, Illinois 60439.

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:

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. 604424901-01, dated September 20, 2008, from Mortgagor to Lender, with a maximum credit limit of \$380,000.00, with an initial interest rate of 4.000 percent per year (this is a variable interest rate and may change as the renewal note prescribes) and maturing on September 20, 2015. One or more of the debts secured by this Security Instrument contains a future advance provision.

(b) **All Debts.** All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) **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.

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:


Donald J. Cygan


Individually


Joan S. Cygan

Individually

LENDER:

LAKESIDE BANK

By 
Stan J. Bochnowski, Executive Vice President

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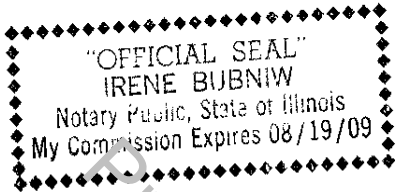
ACKNOWLEDGMENT.

(Individual)

STATE OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 10th day of OCTOBER, 2008
by Donald J. Cygan , spouse of Joan S. Cygan.

My commission expires:

Irene Bubniw
(Notary Public)

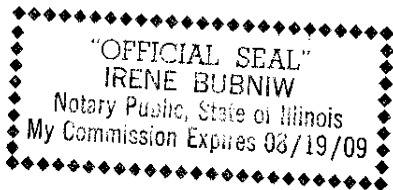


(Individual)

STATE OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 10th day of OCTOBER, 2008
by Joan S. Cygan , spouse of Donald J. Cygan.

My commission expires:

Irene Bubniw
(Notary Public)



Property of Cook County Clerk's Office

D. J. C.

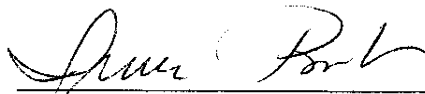
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(Lender Acknowledgment)

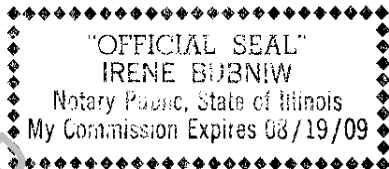
STATE OF ILLINOIS, County of COOK ss.

This instrument was acknowledged before me this 11th day of OCTOBER, 2008 by Stan J. Bochnowski -- Executive Vice President of LAKESIDE BANK, a corporation, on behalf of the corporation.

My commission expires:



(Notary Public)



Property of Cook County Clerk's Office