

UNOFFICIAL COPY



0325203006

RECORDATION REQUESTED BY:
Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301

Doc#: 0829505052 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/21/2008 10:17 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301

FOR RECORDER'S USE ONLY

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

FIRST AMERICAN
File # Accom

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 25, 2008, is made and executed between Michael H. Cramer and Harlene R Ellin, in joint tenancy, whose address is 806 N Grove, Oak Park, IL 60302 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 5, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of deeds of Cook County, Illinois on April 21, 2003 as Document Number 0310932101. Modified by instrument recorded September 9, 2003 as Document Number 0325203006.

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

Lots 27 and 28 in Block 1 in Woodbine Addition being a subdivision of the Northeast 1/4 of the southwest 1/4 of Section 6, 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 806 N Grove, Oak Park, IL 60302. The Real Property tax identification number is 16-06-306-012-0000.

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

Increase Principal Balance from \$50,000.00 to \$100,000.00.

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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 103263170

Page 2

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 SEPTEMBER 25, 2008.

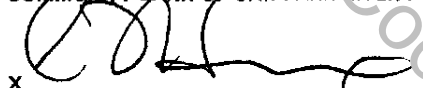
GRANTOR:

X 
Michael M. Cramer

X 
Harlene R. Ellen

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X 
Authorized Signer

PROPERTY OF COOK COUNTY CLERK'S OFFICE

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

Loan No: 103263170

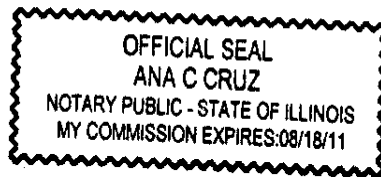
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **Michael H. Cramer and Harlene R Ellin**, 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 8th day of OCTOBER, 2008.

By Ana C. Cruz Residing at COOK COUNTY

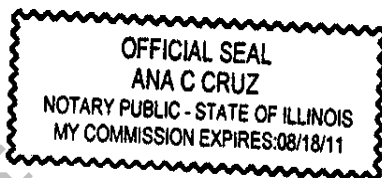
Notary Public in and for the State of ILLINOIS

My commission expires 8-18-2011

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this 8th day of OCTOBER, 2008 before me, the undersigned Notary Public, personally appeared CLAUDE L'HEUREUX and known to me to be the SENIOR VICE 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**.

By Ana C. Cruz Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS

My commission expires 8-18-2011