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RECORDATION REQUESTED BY:
NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

Doc#: 0831018003 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/05/2008 10:48 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

SEND TAX NOTICES TO:
NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
North Community Bank
3639 North Broadway
Chicago, IL 60613

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 17, 2008, is made and executed between Sorin Vlad married to Flavia Vlad, whose address is 6610 North Kenton, Lincolnwood, IL 60712 (referred to below as "Grantor") and NORTH COMMUNITY BANK, whose address is 3639 NORTH BROADWAY, CHICAGO, IL 60613 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 21, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated February 17, 2006, recorded March 2, 2006, as document 0606135238, 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:

THE SOUTH 15 FEET OF LOT 14 IN BLOCK 15 IN GOODSON AND WILSON'S PRATT BOULEVARD AND CICERO AVENUE HIGHLANDS BEING A SUBDIVISION OF THAT PART LYING NORTH OF THE SOUTH 35 ACRES OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THAT PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 LYING WEST OF THE SOUTHWESTERLY LINE OF CHICAGO AND NORTHWESTERN RAILROAD RIGHT OF WAY IN SECTION 34 TOWNSHIP 41 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,

ALSO LOT 11 IN BLOCK 15 IN LINCOLNWOOD TERRACE BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 34 TOWNSHIP 41 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 10, 1946, AS DOCUMENT NO. 13889160 IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6610 N. Kenton, Lincolnwood, IL 60712. The Real Property tax identification number is 10-34-310-053 and 10-34-310-061.

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

1. On Febraury 17, 2006, Sorin Vlad, executed and delivered to Lender a Promissory Note of even date,

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11041607

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secured by the mortgage in the amount of \$850,000.00, (hereinafter referred to as "Note").

2. Effective October 28, 2008, an additional \$4,327.00, will be advanced on the Note, increasing the current balance of the Note secured by the Mortgage to \$854,326.74.
3. Effective September 17, 2008, the maturity date of the Note will be extended to September 17, 2011.
4. Effective September 17, 2008, the interest rate on the Note will be changed to a fixed interest rate of 7.00%.
5. Effective October 17, 2008, the payment schedule on the Note will be a principal and interest payment of \$5,683.86, and will be payable monthly thereafter until maturity.
6. All other terms and provisions of the Mortgage will remain in full force and effect.

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 SEPTEMBER 17, 2008.

GRANTOR:

X 
Sorin Vlad

LENDER:

NORTH COMMUNITY BANK

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11041607

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

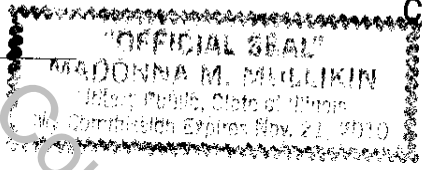
On this day before me, the undersigned Notary Public, personally appeared **Sorin Vlad**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 17th day of September, 2008.

By Madonna M. Mullikin Residing at NORTH COMMUNITY BANK
3639 N. BROADWAY
CHICAGO, IL 60613

Notary Public in and for the State of ILLINOIS

My commission expires 11/21/2010



LENDER ACKNOWLEDGMENT

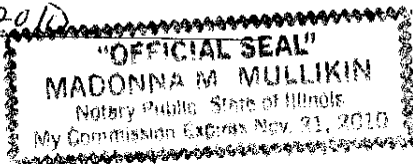
STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this 17th day of September, 2008 before me, the undersigned Notary Public, personally appeared DAVID Z ADAMSKI and known to me to be the ASSISTANT VICE PRESIDENT, authorized agent for **NORTH COMMUNITY BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **NORTH COMMUNITY BANK**, duly authorized by **NORTH COMMUNITY BANK** 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 **NORTH COMMUNITY BANK**.

By Madonna M. Mullikin Residing at NORTH COMMUNITY BANK
3639 N. BROADWAY
CHICAGO, IL 60613

Notary Public in and for the State of ILLINOIS

My commission expires 11/21/2010



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11041607

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