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RECORDATION REQUESTED BY:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

Doc#: 0831746062 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 11/12/2008 02:20 PM Pg: 1 of 5

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WHEN RECORDED MAIL TO:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
NORTH SHORE COMMUNITY BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

T. MAYSE

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 31, 2008, is made and executed between Wayne Romano and Christine Romano, Co-Trustees of The Wayne Romano Trust under the provisions of a trust agreement dated November 17, 1999 and Christine Romano and Wayne Romano, Co-Trustees of The Christine Romano Trust under the provisions of a trust agreement dated November 17, 1999, an undivided 1/2 interest to be held by each of said trustees as Tenants in Common, whose address is 73 Fletcher Drive, Des Plaines, IL 60016 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 26, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 12, 2004 as document no. 0410329213 in the Cook County Recorder of Deeds Office.

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

LOT 72 IN HERZOG'S FIFTH ADDITION TO DES PLAINES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 7 AND PART OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 73 Fletcher Drive, Des Plaines, IL 60016. The Real Property tax identification number is 09-18-110-022-0000.

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

The principal is increased to \$200,000.00 and the maturity date is extended.

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

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 31, 2008.

the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorses 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:

X Wayne Romano  
Wayne Romano, Trustee of The Wayne Romano Trust under the provisions of a Trust Agreement dated November 17, 1999

X Christine Romano  
Christine Romano, Trustee of The Wayne Romano Trust under the provisions of a Trust Agreement dated November 17, 1999

X Christine Romano  
Christine Romano, Trustee of The Christine Romano Trust under the provisions of a Trust Agreement dated November 17, 1999

X Wayne Romano  
Wayne Romano, Trustee of The Christine Romano Trust under the provisions of a Trust Agreement dated November 17, 1999

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X [Signature]  
Authorized Signer

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## MODIFICATION OF MORTGAGE

Loan No: 0390022527-1

(Continued)

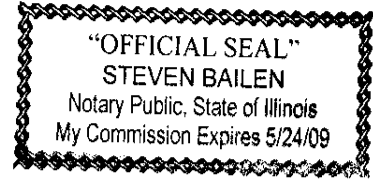
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### TRUST ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK

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On this 31st day of October, 2008 before me, the undersigned Notary Public, personally appeared **Wayne Romano, Trustee of The Wayne Romano Trust and Christine Romano, Trustee of The Wayne Romano Trust**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Steve Bailen Residing at Wilmette

Notary Public in and for the State of IL

My commission expires 5/24/09

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On this 31st day of October, 2009, before me, the undersigned Notary Public, personally appeared Christine Romano, Trustee of The Christine Romano Trust and Wayne Romano, Trustee of The Christine Romano Trust, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

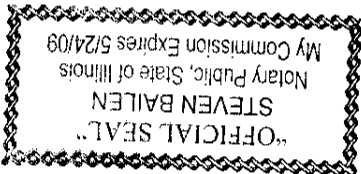
By Steve Bailen Residing at Wilmette

Notary Public in and for the State of IL

My commission expires 5/24/09

STATE OF IL  
 COUNTY OF COOK

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## TRUST ACKNOWLEDGMENT

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## MODIFICATION OF MORTGAGE

Loan No: 0390022527-1

(Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF IL. )  
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 COUNTY OF cook )

On this 31<sup>st</sup> day of October, 2008 before me, the undersigned Notary Public, personally appeared Sandra Graham and known to me to be the Loan operations officer, authorized agent for **NORTH SHORE COMMUNITY BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**, duly authorized by **NORTH SHORE COMMUNITY BANK & TRUST COMPANY** 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 SHORE COMMUNITY BANK & TRUST COMPANY**.

By [Signature] Residing at Stoke

Notary Public in and for the State of IL.

My commission expires 8/12/09



Cook County Clerk's Office