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Certificate of Exemption

FIRST AMERICAN TITLE
ORDER # 885956

Report Mortgage Fraud
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Doc#: 0904111097 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/10/2009 12:58 PM Pg: 1 of 4

The property identified as: PIN: 18-19-211-007-0000

Address:

Street: 6474 Cherokee Drive

Street line 2:

City: Indian Head Park

State: IL

ZIP Code: 60525

Sc

Lender: The Leaders Bank

Borrower: Charles J. Hilbrich and Lesley A. Hilbrich

Loan / Mortgage Amount: \$100,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: D84B0503-611D-43A5-A408-93DB1BAEEB3F

Execution date: 01/16/2009

UNOFFICIAL COPY**RECORDATION REQUESTED BY:**

THE LEADERS BANK
 Oak Brook
 2001 York Road
 Oak Brook, IL 60523

WHEN RECORDED MAIL TO:

THE LEADERS BANK
 Oak Brook
 2001 York Road
 Oak Brook, IL 60523

FOR RECORDER'S USE ONLY**This Modification of Mortgage prepared by:**

KELLY FRAWLEY
THE LEADERS BANK
 2001 YORK ROAD, SUITE 150
 OAK BROOK, IL 60523

FIRST AMERICAN TITLE

ORDER # 1885956**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated January 16, 2009, is made and executed between Charles J Hilbrich and Lesley A. Hilbrich as joint tenants (referred to below as "Grantor") and **THE LEADERS BANK**, whose address is 2001 York Road, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 16, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February, 20, 2002 as document number 0020198360.

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

LOT 10 IN WESTERN BUILDERS INDIAN VILLAGE, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6474 Cherokee Dr., Indian Head Park, IL 60525. The Real Property tax identification number is 18-19-211-007-0000.

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

Remove 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 endorser 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

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MODIFICATION OF MORTGAGE (Continued)

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 JANUARY 16, 2009.

GRANTOR:

X 
Charles J. Hilbrich

X 
Lesley A. Hilbrich

LENDER:

THE LEADERS BANK

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared **Charles J Hilbrich and Lesley A. Hilbrich**, 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 15th day of January, 20 09

By Mary J. Toub Residing at Hickory Hills, IL
 Notary Public in and for the State of Illinois
 My commission expires November 18, 2011

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DuPage)

On this 15th day of January, 2009 before me, the undersigned Notary Public, personally appeared James Huffman and known to me to be the Secretary of Mortgage Services authorized agent for **THE LEADERS BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **THE LEADERS BANK**, duly authorized by **THE LEADERS 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 **THE LEADERS BANK**.

By Mary J. Toub Residing at Hickory Hills, IL
 Notary Public in and for the State of Illinois
 My commission expires November 18, 2011