

**RECORDATION REQUESTED BY:**

Evergreen Bank Group  
Oak Brook Office  
1515 West 22nd Street, Suite  
100W  
Oak Brook, IL 60523

**WHEN RECORDED MAIL TO:**

Evergreen Private Bank  
Oak Brook Office  
1515 West 22nd Street, Suite  
100W  
Oak Brook, IL 60523

**SEND TAX NOTICES TO:**



**ANTHONY PONDEL**  
**DENISE M. PONDEL**  
**4553 N. HERMITAGE AVE**  
**CHICAGO, IL 60640-5303**

When recorded mail to:  
Equity Loan Services, Inc.  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: Recording Coordinators

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

**LINDA A. DANIEL**  
Evergreen Bank Group  
1515 West 22nd Street, Suite 100W  
Oak Brook, IL 60523

 **PONDEL**  
**40113661** 9 IL  
**FIRST AMERICAN ELS**  
**MODIFICATION AGREEMENT**  


**MODIFICATION OF MORTGAGE**

40113661

**THIS MODIFICATION OF MORTGAGE** dated March 21, 2009, is made and executed between **ANTHONY PONDEL** and **DENISE M. PONDEL, HUSBAND AND WIFE** (referred to below as "Grantor") and Evergreen Bank Group, whose address is 1515 West 22nd Street, Suite 100W, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 23, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE RECORDED FEBRUARY 4, 2009 AS DOCUMENT NO. 0903504032.**

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 4553 N. HERMITAGE AVE, CHICAGO, IL 60640-5303. The Real Property tax identification number is 14-18-216-019-0000.

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

**MORTGAGE AMOUNT IS INCREASED FROM \$70,000.00 TO \$90,000.00, MATURITY DATE IS EXTENDED FROM JANUARY 23, 2019 TO MARCH 21, 2019.**

**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

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

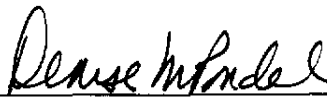
Page 2

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 MARCH 21, 2009.**

GRANTOR:

X  \_\_\_\_\_  
ANTHONY PONDEL

X  \_\_\_\_\_  
DENISE M. PONDEL

LENDER:

EVERGREEN BANK GROUP

X  \_\_\_\_\_  
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

)

) SS

COUNTY OF COOK

)

On this day before me, the undersigned Notary Public, personally appeared **ANTHONY PONDEL and DENISE M. PONDEL**, 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.

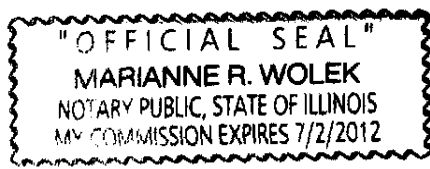
Given under my hand and official seal this 25<sup>TH</sup> day of MARCH, 20 09.

By Marianne R. Wolek Residing at 230 E. ONTARIO #202

CHICAGO, IL 60611

Notary Public in and for the State of IL

My commission expires 7-2-2012



### LENDER ACKNOWLEDGMENT

STATE OF Illinois

)

) SS

COUNTY OF Cook

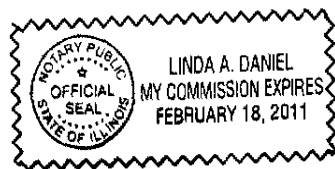
)

On this 25<sup>th</sup> day of March 2009 before me, the undersigned Notary Public, personally appeared PAUL TLEARK and known to me to be the EXECUTIVE VICE PRESIDENT, authorized agent for **Evergreen Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Evergreen Bank Group**, duly authorized by **Evergreen Bank Group** 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 **Evergreen Bank Group**.

By Linda A. Daniel Residing at Emryn

Notary Public in and for the State of IL

My commission expires 2/18/11



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## MODIFICATION OF MORTGAGE (Continued)

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## EXHIBIT A

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS:

LOT 2 IN CITY HOMES RESUBDIVISION NUMBER 1, BEING A  
RESUBDIVISION OF LOTS 1 TO 6 AND 21 TO 24 IN BLOCK 11 IN  
RAVENSWOOD SUBDIVISION IN PART OF THE NORTHEAST 1/4 OF  
SECTIONS 17 AND 18, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 14-18-216-019-0000  
ANTHONY PONDEL AND DENISE M. PONDEL, HUSBAND AND WIFE, NOT AS  
TENANTS IN COMMON NOR AS JOINT TENANTS BUT AS TENANTS BY THE  
ENTIRETY

4553 NORTH HERMITAGE AVENUE, CHICAGO IL 60640

Loan Reference Number : 2211222

First American Order No: 40113661

Identifier: FIRST AMERICAN EQUITY LOAN SERVICES



County Clerk's Office