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WHEN RECORDED MAIL TO:

Citizens Community Bank of
Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

Doc#: 0911033021 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/20/2009 08:59 AM Pg: 1 of 3

FOR RECORDER'S USE ONLY

C.T.I./W

This Modification of Mortgage prepared by:
Gloria Hernandez, Loan Assistant
Citizens Community Bank of Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

ADD 197520

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 17, 2009, is made and executed between Michael A O'Connor and Kathryn S O'Connor, his Wife, as Joint Tenants, whose address is 3442 Wisconsin Avenue, Berwyn, IL 60402 (referred to below as "Grantor") and Citizens Community Bank of Illinois, whose address is 3322 South Oak Park Avenue, Berwyn, IL 60402 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 20, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in the Cook County Recorders Office as Document #0606135056 and recorded March 2, 2006.

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

LOT 27 AND THE NORTH 12.5 FEET OF LOT 28 IN BLOCK 39 IN ANDREWS AND PIPER'S 2ND ADDITION TO BERWYN IN SECTION 31, 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 3442 Wisconsin Avenue, Berwyn, IL 60402. The Real Property tax identification number is 16-31-129-028-0000.

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

Increase Loan Amount to \$450,000.00.

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 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

BOX 333-CT

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MODIFICATION OF MORTGAGE

Loan No: 11702710

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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 17, 2009.

GRANTOR:

x Michael A O'Connor
Michael A O'Connor

x Kathryn S O'Connor
Kathryn S O'Connor

LENDER:

CITIZENS COMMUNITY BANK OF ILLINOIS

x Michael Puskas - SVP
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 11702710

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF COOK)
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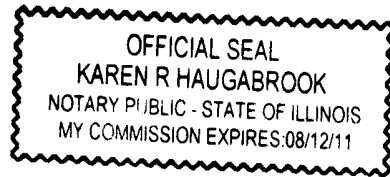
On this day before me, the undersigned Notary Public, personally appeared **Michael A O'Connor and Kathryn S O'Connor**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned

Given under my hand and official seal this 23rd day of March, 2009.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires 8/12/11



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF COOK)
)

On this 23rd day of March, 2009 before me, the undersigned Notary Public, personally appeared Michael Rubet and known to me to be the VP, authorized agent for **Citizens Community Bank of Illinois** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Citizens Community Bank of Illinois**, duly authorized by **Citizens Community Bank of Illinois** 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 **Citizens Community Bank of Illinois**.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires 8/12/11

