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NORTH COMMUNITY BANK
3639 NORTH BROADWAY
CHICAGO, IL 60613



Doc#: 0913418014 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2009 10:56 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
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CHICAGO, IL 60613

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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 February 10, 2009, is made and executed between Thomas P. Tiernan and Beth A. Tiernan, husband and wife, whose address is 2130 N. Bissell, Chicago, IL 60614 (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 December 7, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated December 17, 2002, and recorded as document number 0021431100 on December 23, 2002, and modified by modifications of mortgage dated December 17, 2002, and March 21, 2008, and recorded respectively as document nos. 0435645153, and 0811922017, 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:

LOT 17 (EXCEPT THE WEST 50 FEET THEREOF) IN BLOCK 4 IN CUSHMAN'S RESUBDIVISION OF THE NORTH 1/2 OF BLOCK 4 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 32, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2130 N. Bissell, Chicago, IL 60614. The Real Property tax identification number is 14-32-217-031.

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

1. The Consumer Credit Line Agreement and Disclosure dated December 17, 2002 in the original principal amount of \$60,000.00, secured by the Mortgage, executed by Grantor to Lender (hereinafter referred to as "Note") will be increased an additional \$50,000.00 increasing the Note and credit line secured by the Mortgage to \$150,000.00.

2. 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

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MODIFICATION OF MORTGAGE (Continued)

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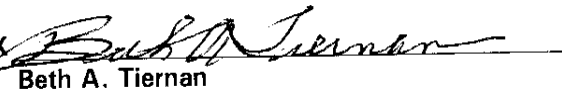
Loan No: 11028456

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 FEBRUARY 10, 2009.

GRANTOR:

X 
Thomas P. Tiernan

X 
Beth A. Tiernan

LENDER:

NORTH COMMUNITY BANK

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11028456

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

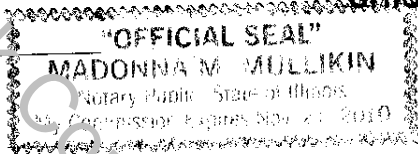
On this day before me, the undersigned Notary Public, personally appeared **Thomas P. Tiernan and Beth A. Tiernan**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10th day of February, 2009.

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 10th day of February, 2009 before me, the undersigned Notary Public, personally appeared STEVEN R. KIEFFER and known to me to be the LOAN OFFICER, 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

