UNOFFICIAL COPY

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

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



Doc#: 0915533059 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 06/04/2009 10:58 AM Pg: 1 of 3

This Modification of Mortgage prepared by:

NORTH SHORE COMMUNITY FANK & TRUST
7800 Lincoln Avenue
Skokie, IL 60077

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 29, 2(0), is made and executed between Fredric B. Prohov and Laura W. Prohov, his wife, as joint tenants, whose acidress is 2435 Pomona Lane, Wilmette, IL 60091 (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 November 17, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 11-30-2007 as document 0733408767.

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

LOT 12 IN JAMES CRABB'S POMONA PARK SUBDIVISION, BEING A SUBDIVISION OF PARTS OF LOTS 1 AND 2 IN COUNTY CLERKS DIVISION OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2435 Pomona Lane, Wilmette, IL 60091. The Real Property tax identification number is 05-32-200-136-0000.

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

Principal is decreased to \$175,000.00.

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 released by Lender in writing. Any maker or endorser, including accommodation makes shall not be released

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MODIFICATION OF MORTGAGE

(Continued) Loan No: 390027073-1 Page 2

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 APRIL 29, 2009.

GRANTOR:

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY Ounty Clark's Office

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"OFFICIAL SEAL"

TIM MAYSE
Notary Public, State of Illinois
My Commission Expires 8/12/09

MODIFICATION OF MORTGAGE

Loan No: 390027073-1 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF Wilinguo) COUNTY OF COOK) SS On this day before me, the undersigned Notary Public, personally appeared Fredric B. Prohov and Laura W. Prohov, 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. Mustine M. Smill Residing at Notary Public in and for the State of $\sqrt{2/200}$ OFFICIAL SEAL CHRISTINE M SMITH My commission expires 9-33.07LENDER ACKNOWLEDGMENT STATE OF COUNTY OF Cool On this 29th day of April , 2009 before mo, the undersigned Notary Public, personally appeared Christian Smith and known to me to be the Minter opening of the control of t , authorized agent for NORTH SHORE COMMUNITY BANK & TRUST COMPAN Ctoat 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.

Notary Public in and for the State of

My commission expires 5/12/09