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TICOR TITLE 800007501 10f1

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785



Doc#: 0919046016 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/09/2009 10:43 AM Pg: 1 of 4

The property identified as: **PIN:** 02-16-406-009-0000

Address:

Street: 1001 West Wood Street

Street line 2:

City: Palatine

State: IL

ZIP Code: 60067

Lender: Barrington Bank & Trust Company, NA

Borrower: James A. & Robin S. Murauskis

Loan / Mortgage Amount: \$573,750.00

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: 5EEE03E4-02F9-44E9-9670-7497A25C6EA2

Execution date: 05/23/2009

Property of Cook County Clerk's Office

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RECORDATION REQUESTED BY:
BARRINGTON BANK & TRUST
COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010

WHEN RECORDED MAIL TO:

TICOR TITLE

20007501 1 of 1

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
D Kante, Consumer Loan Processor
BARRINGTON BANK & TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 23, 2009, is made and executed between James A. Murauskis and Robin S. Murauskis, Husband and Wife, Not as Joint Tenants or as Tenants in Common but as Tenants by the Entirety (referred to below as "Grantor") and BARRINGTON BANK & TRUST COMPANY, N.A., whose address is 201 S. HOUGH STREET, BARRINGTON, IL 60010 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 15, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 06-27-2002, in the Recorder's Office of Cook County, IL as Document No. 0020714316.

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

LOT 4 IN MIDDLE CREEK SUBDIVISION, A RESUBDIVISION OF LOT 1 IN BLOCK 6 IN ARTHUR T. MCINTOSH AND COMPANY'S CHICAGO AVENUE FARMS IN THE SOUTHEAST 1/4 OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1001 West Wood Street, Palatine, IL 60067. The Real Property tax identification number is 02-16-406-009.

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

Increase credit limit from \$250,000.00 to \$573,750.00.

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

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


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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 MAY 23, 2009.


GRANTOR:

x 
James A. Murauskis

x 
Robin S. Murauskis

LENDER:

BARRINGTON BANK & TRUST COMPANY, N.A.

x 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Lake

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) SS
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On this day before me, the undersigned Notary Public, personally appeared **James A. Murauskis and Robin S. Murauskis**, 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 May, 2009.

By Afroze Rahman Residing at Round Lake, IL 60073

Notary Public in and for the State of Illinois

My commission expires 4/1/10

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF LAKE

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) SS
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On this 23rd day of May before me, the undersigned Notary Public, personally appeared AFROZE RAHMAN and known to me to be the ASSISTANT VICE PRESIDENT authorized agent for **BARRINGTON BANK & TRUST COMPANY, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BARRINGTON BANK & TRUST COMPANY, N.A.**, duly authorized by **BARRINGTON BANK & TRUST COMPANY, N.A.** 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 **BARRINGTON BANK & TRUST COMPANY, N.A.**

By Georgeanna Mehr Residing at Barrington IL 60010

Notary Public in and for the State of ILLINOIS

My commission expires 12/6/11

