

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Doc#: 0930845077 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/04/2009 10:18 AM Pg: 1 of 5

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 16-07-322-056-0000

**Address:**

**Street:** 407 S Wisconsin Unit D

**Street line 2:**

**City:** Oak Park

**State:** IL

**ZIP Code:** 60302

**Lender:** First National Bank of LaGrange

**Borrower:** The Mary E Kennealy Living Trust dated December 28, 2007

**Loan / Mortgage Amount:** \$501,935.86

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the application was taken by an exempt entity.

**Certificate number:** 3F6E24A7-47E3-496B-97DF-290BE2BE016B

**Execution date:** 09/17/2009

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**UNOFFICIAL COPY****RECORDATION REQUESTED BY:**

First National Bank of  
LaGrange  
620 W. Burlington Ave.  
La Grange, IL 60525

**WHEN RECORDED MAIL TO:**

First National Bank of  
LaGrange  
620 W. Burlington Ave.  
La Grange, IL 60525

**SEND TAX NOTICES TO:**

The Mary E Kennealy Living  
Trust Dated 12/28/04  
620 W Burlington Ave  
LaGrange, IL 60525

**FOR RECORDER'S USE ONLY****This Modification of Mortgage prepared by:**

Central Loan Operations  
First National Bank of LaGrange  
620 W. Burlington Avenue  
LaGrange, IL 60525

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated September 17, 2009, is made and executed between First National Bank of LaGrange, not personally but as Trustee on behalf of The Mary E Kennealy Living Trust Dated December 28, 2004 (referred to below as "Grantor") and First National Bank of LaGrange, whose address is 620 W. Burlington Ave., La Grange, IL 60525 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 4, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in Cook County on November 1, 2007 as Document #0730531013.

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

PARCEL 1: LOT 4 OF THE 407 WISCONSIN VINTAGE TOWN HOMES, BEING A RESUBDIVISION OF LOT 43 AND THE SOUTH 1/2 OF LOT 42 IN SCOVILLE AND NILES SUBDIVISION OF BLOCK 5 IN SCOVILLE AND NILE ADDITION TO OAK PARK, BEING A SUBDIVISION OF THE WEST 40 ACRES OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, OVER AND UPON THE "COMMON AREA" IN THE PLAT OF 407 WISCONSIN VINTAGE TOWN HOMES, AFORESAID, AS SET FORTH IN DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS DATED JULY 1, 2000 AND RECORDED JULY 10 AS DOCUMENT 00508055.

The Real Property or its address is commonly known as 407 S Wisconsin Unit D, Oak Park, IL 60302. The Real Property tax identification number is 16-07-322-056-0000.

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

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

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Extend Maturity Date from September 17, 2009 to September 17, 2011.

**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 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 SEPTEMBER 17, 2009.**

**GRANTOR:**

**THE MARY E KENNEALY LIVING TRUST DATED 12/28/04**

**FIRST NATIONAL BANK OF LAGRANGE, not personally but as Trustee under that certain trust agreement dated 12-28-2004 and known as The Mary E Kennealy Living Trust Dated 12/28/04.**

By: Michael P. O'Reilly  
Michael O'Reilly, Executive Vice President of First National Bank of LaGrange

By: Anne Freund  
Anne Freund, Vice President of First National Bank of LaGrange

**LENDER:**

**FIRST NATIONAL BANK OF LAGRANGE**

X [Signature]  
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### TRUST ACKNOWLEDGMENT

STATE OF Illinois )

) SS

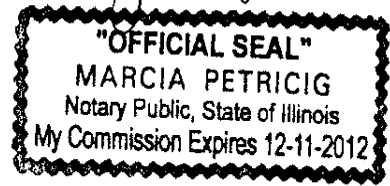
COUNTY OF Cook )

On this 17th day of September, 2009 before me, the undersigned Notary Public, personally appeared **Michael O'Reilly, Executive Vice President of First National Bank of LaGrange, Trustee of The Mary E Kennealy Living Trust Dated 12/28/04 and Anne Freund, Vice President of First National Bank of LaGrange, Trustee of The Mary E Kennealy Living Trust Dated 12/28/04**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Marcia Petricig Residing at La Grange

Notary Public in and for the State of Illinois

My commission expires 12-11-2012



County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 1<sup>st</sup> day of September, 2009 before me, the undersigned Notary Public, personally appeared P. KEVIN McLAUGHLIN and known to me to be the SR. VICE PRES, authorized agent for **First National Bank of LaGrange** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First National Bank of LaGrange**, duly authorized by **First National Bank of LaGrange** 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 **First National Bank of LaGrange**.

By Marcia Petricig Residing at La Grange

Notary Public in and for the State of Illinois

My commission expires 12-11-2012



County Clerk's Office