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#### **RECORDATION REQUESTED BY:**

MB Financial Bank, N.A. Commercial Banking - Morton Grove 6201 W. Dempster Avenue Morton Grove, IL 60053 1882584284

Doc#: 1002504204 Fee: \$44.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 01/25/2010 01:06 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A. Loan Documentation 6111 N. River Rd. Rosemont, IL 60018

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
ol/Ln.#277324/LR#87182, Loan Dor. Specialist
MB Financial Bank, N.A.
6111 N. River Road
Rosemont, IL 60018

#### MODIFICATION OF MORTGAGE



THIS MODIFICATION OF MORTGAGE dated November 29, 2009, is made and executed between Ramon Zepeda, Married, whose address is 2024 N. Sawyer, Chicago, IL 60647 (referred to below as "Grantor") and MB Financial Bank, N.A., whose address is 6201 W. Dempster Avenue, Morton Grove, IL 60053 (referred to below as "Lender").

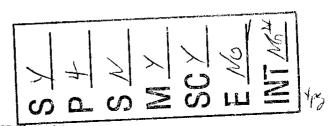
MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 29, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of November 29, 2006 executed by Ramon Zepeda ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded on February 6, 2007 as document no. 0703705114, and Assignment of Rents of even date therewith executed by Grantor for the benefit of Lender, recorded on February 6, 2007 as document no. 0703705115.

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

THE NORTH 32 FEET OF LOT 8 IN BLOCK 11 IN SHIPMAN, BILL AND MERRILL'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2024 N. Sawyer, Chicago, IL 60647. The Real Property tax identification number is 13-35-234-025-0000.



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#### MODIFICATION OF MORTGAGE (Continued)

Loan No: 277324

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

The definition of "Note" set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Note" means that certain Promissory Note dated as of November 29, 2009 in the original principal amount of \$725,953.47 executed by Borrower and payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

The paragraph titled "Maximum Lien" set forth in the mortgage is hereby amended and restated in its entirety as follows: At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of Mortgage, exceed \$1,451,906.94.

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 increage 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") of 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.

WAIVER. GRANTOR HEREBY EXPRESSLY AND UNCONDITIONALLY WAIVES AND RELINQUISHES:

(1) ANY RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING (i) TO ENFORCE OR DEFEND ANY RIGHTS UNDER OR IN CON-

NECTION WITH THIS AGREEMENT OR ANY AMENDMENT, INSTRUMENT, DOCUMENT OR AGREEMENT DELIVERED OR WHICH MAY BE

DELIVERED RELATED TO THIS AGREEMENT OR (ii) ARISING FROM ANY DISPUTE OR CONTROVERSY IN CONNECTION WITH, IN

FURTHERANCE OF, OR RELATED TO THIS AGREEMENT OR ANY AMENDMENT, INSTRUMENT, DOCUMENT OR AGREEMENT RELATED

THERETO, AND AGREES THAT ANY SUCH ACTION OR PROCEEDING SHALL BE TRIED BEFORE A JUDGE AND NOT A JURY;

(2) EVERY DEFENSE, INCLUDING, WITHOUT LIMITATION, BREACH OF THE IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING,

AND ANY CAUSE OF ACTION, COUNTERCLAIM OR SETOFF WHICH GRANTON MAY HAVE TO ANY ACTION BY LENDER IN ENFORCING

THIS AGREEMENT OR ANY DOCUMENT EXECUTED IN CONNECTION WITH, RELATED TO, OR IN FURTHERANCE OF THIS AGREEMENT.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 29, 2009.

GRANTOR:

Ramon Zepeda

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## MODIFICATION OF MORTGAGE (Continued)

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LENDER:		
MB FINANCIAL BANK, N.A.		
Authorized Signit		
INDIVIDU	AL ACKNOWLEDGMENT	
STATE OF	)	
	) SS	
COUNTY OF	)	
On this day before me, the undersigned Notary the individual described in and who executed signed the Modification as his or her free at mentioned.	the Modification of Mortgage, and ac nd voluntary act and deed, for the t	knowledged that he or she
Given under my hand and official seal this	21st day of De	umly, 20 09.
By Marin Janon D-Battin	Residing at Move	lon Front
Notary Public in and for the State of		SEAT!
My commission expires	MARIA JESUSA D. NOTARY PUBLIC STUT My Commission Expire	BATTUNG E OF ILLINOIS

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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT			
STATE OF Things	)		
<b>~</b> \	) SS		
COUNTY OF COOK	)		
and acknowledged said instrument authorized by MB Financia Bark,	Bathua Residing at Ma	n and foregoing instrument  3 Financial Bank, N.A., duly  , for the uses and purposes	
My commission expires	"OFFICI MARIA JESUS NOTARY PUBLIC	AL SEAL"  SA D. BATTUNG STATE OF ILLINOIS Expires 11/21/2010	

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