

UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1013018012 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/10/2010 10:41 AM Pg: 1 of 4

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 18-04-223-024-0000**

Address:

Street: 34 East Ave

Street line 2:

City: LaGrange

State: IL

ZIP Code: 60525

Lender: First National Bank of LaGrange

Borrower: Luster R Emerson

Loan / Mortgage Amount: \$55,531.04

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: 7EE23D04-C62B-4BAE-8907-6840FD95F70C

Execution date: 04/23/2010

Handwritten notations and signatures on the right margin, including a vertical stamp and several initials.

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:

Luster R. Emerson
34 East Avenue
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 April 23, 2010, is made and executed between Luster R Emerson, a Single Person (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 November 16, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in Cook County on November 29, 1999 as Document #09115496.

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

LOT 7 IN BLOCK 3 IN IRA BROWN'S ADDITION TO LAGRANGE, A SUBDIVISION IN THE NORTHEAST QUARTER OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 34 East Avenue, LaGrange, IL 60525. The Real Property tax identification number is 18-04-223-024-0000.

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

Extend Maturity Date from April 1, 2010 to July 1, 2010.

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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

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 APRIL 23, 2010.

GRANTOR:

x Luster R. Emerson
Luster R. Emerson

LENDER:

FIRST NATIONAL BANK OF LAGRANGE

x Authorized Signer
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Will)

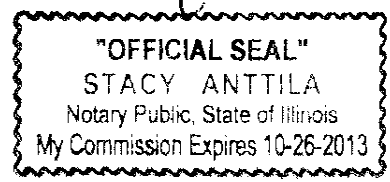
On this day before me, the undersigned Notary Public, personally appeared **Luster R. Emerson**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22 day of April, 2010.

By [Signature] Residing at Hampshire IL

Notary Public in and for the State of IL

My commission expires 10-26-2013



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

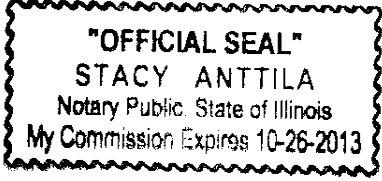
STATE OF IL)
) SS
 COUNTY OF Will)

On this 22 day of APRIL, 2010 before me, the undersigned Notary Public, personally appeared DENNIS P. HIGGINS and known to me to be the VP, 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 [Signature] Residing at Ramfield IL

Notary Public in and for the State of IL

My commission expires 10-26-13



PROPERTY OF COOK COUNTY CLERK'S OFFICE