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RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201

**WHEN RECORDED MAIL TO:**

First Bank & Trust
820 Church Street
Evanston, IL 60201

Doc#: 1013408067 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/14/2010 07:20 AM Pg: 1 of 3

SEND TAX NOTICES TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201

FOR RECORDER'S USE ONLY

R12019800

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This Modification of Mortgage prepared by:

Lender
First Bank & Trust
820 Church Street
Evanston, IL 60201

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 15, 2010, is made and executed between Michael Bernard and Marie Fern, whose address is 1603 Lake St., Evanston, IL 60201 (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 16, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 04/30/2009 as a document #0912008121 at Cook County Recorder of Deeds, State of Illinois .

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

THE SOUTH 1/2 OF THE NORTH 75 FEET OF LOT 10 (EXCEPT THAT PART OF SAID LOT TAKEN OR USED FOR STREET PURPOSES) AND THE SOUTH 1/2 OF THE NORTH 75 FEET OF LOTS 11 AND 12 AND OF THE SOUTH 1/2 OF THE NORTH 75 FEET OF THE EAST 1/2 OF LOT 13, ALL IN BLOCK 1 IN BROWN AND CULVER'S ADDITION TO EVANSTON, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTH 71.5 FEET OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1458 Florence Ave , Evanston , IL 60201-4047. The Real Property tax identification number is 10-13-415-021-0000.

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

Extend the maturity date to 04/14/2011.

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

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MODIFICATION OF MORTGAGE

Loan No: 713368-9001

(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 APRIL 15, 2010.

GRANTOR:

X 
Michael Bernard

X 
Marie Fern

LENDER:

FIRST BANK & TRUST

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 713368-9001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF COOK)

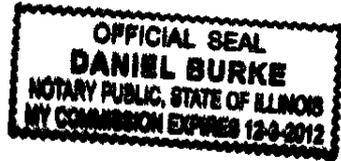
On this day before me, the undersigned Notary Public, personally appeared **Michael Bernard and Marie Fern**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26 day of April, 2010.

By [Signature] Residing at Seal IL 60076

Notary Public in and for the State of IL

My commission expires 12-31-2012



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this 15th day of April, 2010 before me, the undersigned Notary Public, personally appeared DAN BURKE and known to me to be the NIP, authorized agent for **First Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank & Trust** duly authorized by **First Bank & Trust** 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 Bank & Trust**.

By Denise E. Vance Residing at 820 Church St.

Notary Public in and for the State of Ill.

My commission expires 01-18-13

