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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Doc#: 1017416033 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/23/2010 11:16 AM Pg: 1 of 4

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN: 16-30-312-064-0000**

Address:

Street: 2831 Home Ave

Street line 2:

City: Bwyn

State: IL

ZIP Code: 60402

Lender: Citizens Community Bank

Borrower: Leonard C Espine and Mita T Espine

Loan / Mortgage Amount: \$36,000.00

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: 42A9E8E6-D745-40AD-8131-35C2B2DC78A0

Execution date: 05/28/2010

UNOFFICIAL COPY**WHEN RECORDED MAIL TO:**

Citizens Community Bank of
Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

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

Sue Rusnak, Loan Administrative Assistant
Citizens Community Bank of Illinois
3322 South Oak Park Avenue
Berwyn, IL 60402

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 05-28-2010, is made and executed between Leonard C Espine and Mita T Espine, his wife, as joint tenants (referred to below as "Grantor") and Citizens Community Bank of Illinois, whose address is 3322 South Oak Park Avenue, Berwyn, IL 60402 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 18, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on May 6, 2002 as Document #0020511135.

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

LOT 2 IN THE RESUBDIVISION OF LOTS 1 TO 13 BOTH INCLUSIVE, LOT 16 AND LOTS 18 AND 19 TOGETHER WITH VACATED ALLEYS LYING BETWEEN SAID LOTS IN BLOCK 9 IN LAWNDALE MANOR A SUBDIVISION IN THE EAST HALF OF THE SOUTH WEST QUARTER OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2831 Home Ave, Berwyn, IL 60402. The Real Property tax identification number is 16-30-312-064-0000.

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

Increase to \$36,000.00.

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 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)**

Loan No: 72050249581

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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 05-28-2010.

GRANTOR:

X Mita T Espine
Mita T Espine

X Leonard C Espine
Leonard C Espine

LENDER:

CITIZENS COMMUNITY BANK OF ILLINOIS

X Mark Whit
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 72050249581

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)
)

On this day before me, the undersigned Notary Public, personally appeared **Mita T Espine and Leonard C Espine**, 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 28th day of May, 2010.

By [Signature] Residing at Old Park Ave, Berwyn, IL

Notary Public in and for the State of Illinois

My commission expires 8/12/11



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)
)

On this 28th day of May, 2008 before me, the undersigned Notary Public, personally appeared Mark Schuit and known to me to be the _____, authorized agent for **Citizens Community Bank of Illinois** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Citizens Community Bank of Illinois**, duly authorized by **Citizens Community Bank of Illinois** 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 **Citizens Community Bank of Illinois**.

By [Signature] Residing at Berwyn, IL

Notary Public in and for the State of Illinois

My commission expires 8/12/11

