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RECORDATION REQUESTED BY: EDENS BANK 3245 WEST LAKE AVENUE WILMETTE, IL 60091

WHEN RECORDED MAIL TO: **EDENS BANK** 3245 WEST LAKE AVENUE WILMETTE, IL 60091

SEND TAX NOTICES TO: EDENS BANK 3245 WEST LAKE AVENUE WILMETTE, IL 50091



Doc#: 1018208205 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds

Date: 07/01/2010 02:23 PM Pg: 1 of 3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

CTIC-HE

MODIFICATION OF MORTGAGE

MODIFICATION OF MORTGAGE dated June 2, 2010, is made and executed between Esther L. Talmadge, widowed and not since remarried, whose address is 442 Feverly Drive, Wilmette, IL 60091 (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgag - dated August 13, 1991 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on August 14, 1991 in the Office of the Cook County Recorder of Deeds as Document Number 91414672.

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

LOT 84 IN HOLLYWOOD IN WILMETTE RESUBDIVISION OF PART OF THE WEST PALF OF LOT 29 IN COUNTY CLERK'S DIVISION IN SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, FAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF LOTS 1, 2, 3, AND 4 IN ROEMER'S SUBDIVISION OF LOT 30 IN COUNTY CLERK'S DIVISION IN SECTION 32, AFORESAID, IN COOK COUNTY, ILLINOIS."

The Real Property or its address is commonly known as 442 Beverly Drive, Wilmette, IL 60091. The Real Property tax identification number is 05-32-312-010-0000.

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

The Credit Limit is hereby decreased to \$53,000 and a floor rate of 5.00% is being added with this modification. All other terms and conditions remain the same.

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

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MODIFICATION OF MORTGAGE

Loan No: 900009020

Notary Public in and for the State of

My commission expires 5 -16 2012

(Continued)

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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 JUNE 2, 2010. **GRANTOR:** Talmadge LENDER: **EDENS BANK** INDIVIDUAL ACKNOWLEDGMENT Office of the second STATE OF) SS COUNTY OF ___ COOK On this day before me, the undersigned Notary Public, personally appeared Esther L. Talmidge 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. Residing at widnetc

> "OFFICIAL SEAL" **UZMA AHMED** Notary Public, State of Illinois Commission Expires May 16, 2012

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MODIFICATION OF MORTGAGE (Continued)

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	LENDER ACKNOWLEDGMENT	
acknowledged said instrument to be EDENS BANK through its board of c	Residing at WINY "OFFICE UZM/ Notary Public	foregoing instrument and B BANK, duly authorized by a therein mentioned, and on in fact executed this said
LAGED DDG Landing Von E 40 10	2 002 Cons Harland Financia Solutions Inc.	1997 2010 All Rights

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