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RECORDATION REQUESTED BY:
CORNERSTONE NATIONAL
BANK & TRUST COMPANY
ONE WEST NORTHWEST
HIGHWAY
PALATINE, IL 60067



Doc#: 1031246023 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/08/2010 10:40 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
CORNERSTONE NATIONAL
BANK & TRUST COMPANY
ONE WEST NORTHWEST
HIGHWAY
PALATINE, IL 60067

FOR RECORDER'S USE ONLY

H25240781

CTIC-11

This Modification of Mortgage prepared by:
Daniel D. Abbatacola, Commercial Banking Officer
CORNERSTONE NATIONAL BANK & TRUST COMPANY
ONE WEST NORTHWEST HIGHWAY
PALATINE, IL 60067

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 29, 2010, is made and executed between Thomas M. Conaghan and Julia B. Conaghan, husband and wife, whose address is 1122 W. Chatham Drive, Palatine, IL 60067 (referred to below as "Grantor") and CORNERSTONE NATIONAL BANK & TRUST COMPANY, whose address is ONE WEST NORTHWEST HIGHWAY, PALATINE, IL 60067 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 1, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on July 29, 2005 as document number 0521035379 in Cook County, Illinois.

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

LOT 271 IN WHYTECLIFF AT PALATINE, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF THE SOUTH EAST 1/4 AND THE SOUTH EAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 17, 1976 AS DOCUMENT 23419863 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1122 W. Chatham Drive, Palatine, IL 60067. The Real Property tax identification number is 02-21-411-005-0000.

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

In no event will the corresponding **ANNUAL PERCENTAGE RATE** be less than 5.50% per annum or more than the lesser of 18.0% or the maximum rate allowed by applicable law. The above mentioned rate factors and floor will begin on the 15th of the following month (or the next business day thereafter) after the date of this Credit Agreement and Disclosure Change in Terms Agreement is executed. All other terms and conditions remain the same.

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Property of Cook County Clerk's Office

Authorized Signer

X

CORNERSTONE NATIONAL BANK & TRUST COMPANY

LENDER:

Julia B. Conaghan

X

Thomas M. Conaghan

X

GRANTOR:

2010.

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

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 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.

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 50002

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

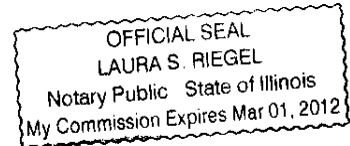
On this day before me, the undersigned Notary Public, personally appeared **Thomas M. Conaghan and Julia B. Conaghan**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 30th day of September, 2010.

By [Signature] Residing at Lakemoor IL

Notary Public in and for the State of Illinois Lake County

My commission expires 3/1/12



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 30th day of September, 2010 before me, the undersigned Notary Public, personally appeared DANIEL ABBATACOLA and known to me to be the Paul Barber authorized agent for **CORNERSTONE NATIONAL BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **CORNERSTONE NATIONAL BANK & TRUST COMPANY**, duly authorized by **CORNERSTONE NATIONAL BANK & TRUST COMPANY** 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 **CORNERSTONE NATIONAL BANK & TRUST COMPANY**.

By [Signature] Residing at Lakemoor IL

Notary Public in and for the State of Illinois Lake Co

My commission expires 3/1/10

