

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
BARRINGTON BANK & TRUST  
COMPANY, N.A.  
201 S. HOUGH STREET  
BARRINGTON, IL 60010



Doc#: 1032255166 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/18/2010 02:39 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:  
Acquest Title Services, LLC  
2700 West Higgins Road,  
Suite 110  
Hoffman Estates, IL 60169

FOR RECORDER'S USE ONLY

ACQ  
ACCOM

Property of Cook County Clerk's Office

This Modification of Mortgage prepared by:  
D Kante, Consumer Loan Processor  
BARRINGTON BANK & TRUST COMPANY, N.A.  
201 S. HOUGH STREET  
BARRINGTON, IL 60010

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated 09-17-2010, is made and executed between Michael J. Girard and Wendy Printz Girard, His Wife, as Tenants by the Entirety (referred to below as "Grantor") and BARRINGTON BANK & TRUST COMPANY, N.A., whose address is 201 S. HOUGH STREET, BARRINGTON, IL 60010 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 23, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 09-05-2008, in the Recorder's Office of Cook County, IL as Document No. 0824955012.

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

LOT 1734 IN STRATHMORE SCHAUMBURG UNIT 20, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 18 AND PART OF THE NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 820 Brendon Drive, Schaumburg, IL 60194. The Real Property tax identification number is 07-18-205-023-0000.

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

Decrease credit limit from \$70,000.00 to \$34,000.00.

**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 endorers to the Note, including accommodation parties, unless a party is expressly

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(Continued)


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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 09-17-2010.**

GRANTOR:

X

  
Michael J. Girard

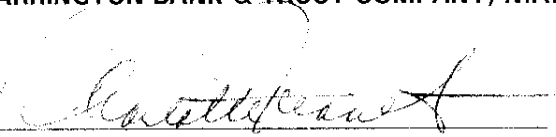
X

  
Wendy Printz Girard

LENDER:

BARRINGTON BANK &amp; TRUST COMPANY, N.A.

X

  
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

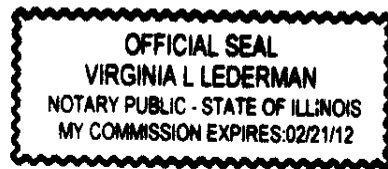
On this day before me, the undersigned Notary Public, personally appeared **Michael J. Girard and Wendy Printz Girard**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 17<sup>th</sup> day of September, 2010.

By Virginia L Lederman Residing at 2497 W. Golf Rd. H.E., IL.

Notary Public in and for the State of Illinois

My commission expires 02/21/12



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF Cook )

On this 17th day of September, before me, the undersigned Notary Public, personally appeared Charlotte Neault and known to me to be the Vice President, authorized agent for **BARRINGTON BANK & TRUST COMPANY, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BARRINGTON BANK & TRUST COMPANY, N.A.**, duly authorized by **BARRINGTON BANK & TRUST COMPANY, N.A.** 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 **BARRINGTON BANK & TRUST COMPANY, N.A.**.

By Donna M Kante Residing at Algonquin 60102

Notary Public in and for the State of Illinois

My commission expires 12-3-12

