

UNOFFICIAL COPY

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#: 1033508486 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/01/2010 02:48 PM Pg: 1 of 3

SEND TAX NOTICES TO:

Phyllis Reynolds
2022 Grant St
Evanston, IL 60201

FOR RECORDER'S USE ONLY

CYC-HE

This Modification of Mortgage prepared by:

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

R1204051

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 4, 2010, is made and executed between Phyllis Reynolds (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 October 13, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 10/31/2000 as Document Number 00855246.

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

LOT 9 IN BLOCK 2 IN ROBERT COMMONS SUBDIVISION OF THE NORTH 21 ACRES OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY.

The Real Property or its address is commonly known as 2022 Grant St, Evanston, IL 60201. The Real Property tax identification number is 10-12-313-002-0000.

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

Change In Maturity Date, Increase Rate and Floor Rate.

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,

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MODIFICATION OF MORTGAGE

Loan No: 7006691

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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 NOVEMBER 4, 2010.

GRANTOR:

X Phyllis Reynolds
Phyllis Reynolds

LENDER:

FIRST BANK & TRUST

X John Kelly
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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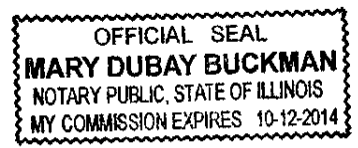
On this day before me, the undersigned Notary Public, personally appeared **Phyllis Reynolds**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 8th day of November, 20 10.

By Mary Dubay Buckman Residing at Chicago, IL 60648

Notary Public in and for the State of ILLINOIS

My commission expires 10/12/10



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MODIFICATION OF MORTGAGE

Loan No: 7006691

(Continued)

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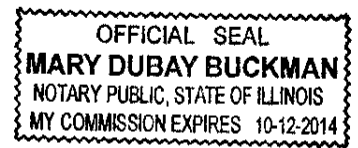
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
 COUNTY OF COOK)

On this 9th day of November, 2010 before me, the undersigned Notary Public, personally appeared Jan Kelly and known to me to be the VP, 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 Mary Dubay Buckman Residing at Chicago, IL 60645
 Notary Public in and for the State of ILLINOIS

My commission expires 10/12/14



Cook County Clerk's Office