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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#: 1103908472 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/08/2011 02:46 PM Pg: 1 of 3

SEND TAX NOTICES TO:

Dexter M Bailey
Karen Bailey
2246 Ridge Ave
Evanston, IL 60201

FOR RECORDER'S USE ONLY

CTIC-HE

This Modification of Mortgage prepared by:

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

R1204787 MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 10, 2011, is made and executed between Dexter M Bailey and Karen Bailey, whose address is 2246 Ridge Ave, Evanston, IL 60201 (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 December 26, 1995 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 29, 1995 as Document Number 95906668 and rerecorded February 1, 1996 as Document 96083976 to Correct Legal.

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

THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINING AT A POINT ON THE NORTHWESTERLY LINE OF RIDGE AVENUE, 85 FEET SOTHWESTERLY AS MEASURED ALONG SAID NORTHWESTERLY LINE FROM ITS INTERSECTION WITH THE SOUTH LINE OF GRANT STREET AND RUNNING THENCE SOUTHWESTERLY ALONG THE NORTHWESTERLY LINE RIDGE AVENUE, 60 FEET; THENCE NORTHWESTERLY AT RIGHT ANGLES OF THE NORTHWESTERLY LINE OF RIDGE AVENUE, 150 FEET; THENCE NORTHEASTERLY PARALLEL WITH THE NORTHWESTERLY LINE OF RIDGE AVENUE, 42.64 FEET; THENCE SOUTHEASTERLY IN A STRAIGHT LINE TO THE PLACE OF BEGINING, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2246 Ridge Ave, Evanston, IL 60201. The Real Property tax identification number is 11-07-113-040-0000.

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

Change Maturity Date to 01/10/2016 and Increase Rate and Floor Rate.

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Loan No: 7001209

(Continued)

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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 10, 2011.

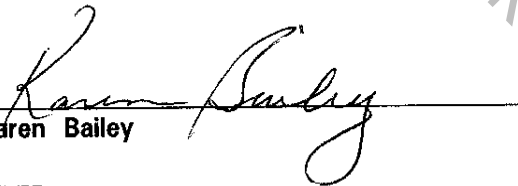
GRANTOR:

x



 Dexter M Bailey

x

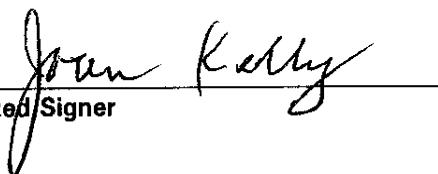


 Karen Bailey

LENDER:

FIRST BANK & TRUST

x



 Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7001209

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
)

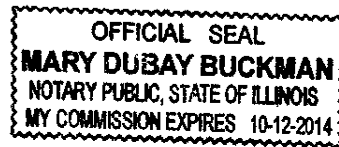
On this day before me, the undersigned Notary Public, personally appeared **Dexter M Bailey and Karen Bailey**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 13th day of December, 2011.

By Mary Dubay Buckman Residing at Chicago, IL 60645

Notary Public in and for the State of ILLINOIS

My commission expires 10/12/14



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 13th day of December, 2011 before me, the undersigned Notary Public, personally appeared Joan 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

