

CITYWIDE

UNOFFICIAL COPY

TITLE CORPORATION

850 W JACKSON BLVD., SUITE 320

CHICAGO, IL 60602

RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201



1105312095

WHEN RECORDED MAIL TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201

Doc#: 1105312095 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/22/2011 10:48 AM Pg: 1 of 3

SEND TAX NOTICES TO:

William A Kristofek
Debra J Kristofek
2700 Lincoln Street
Evanston, IL 60201

FOR RECORDER'S USE ONLY

KR08223

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 28, 2010, is made and executed between William A Kristofek and Debra J Kristofek, husband and wife, as Joint Tenants (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 28, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 2, 2010 as Document Number 1003308097.

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

LOT 22, IN LINCOLNWOOD SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 11, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2700 Lincoln Street, Evanston, IL 60201. The Real Property tax identification number is 10-11-402-008-0000.

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

Change in Maturity Date .

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7025198

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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 DECEMBER 28, 2010.


GRANTOR:

X 
William A Kristofek

X 
Debra J Kristofek

LENDER:

FIRST BANK & TRUST

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7025198

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

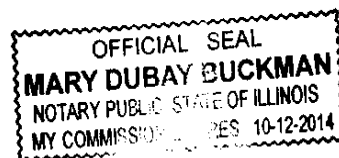
On this day before me, the undersigned Notary Public, personally appeared **William A Kristofek and Debra J Kristofek**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 28th day of December, 2010.

By Mary Dubay Buckman Residing at Chicago, IL 60648

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 28th day of December, 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

