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RECORDATION REQUESTED BY:  
COMMUNITY BANK OF OAK  
PARK RIVER FOREST  
1001 LAKE STREET  
OAK PARK, IL 60301

Doc#: 1106840078 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/09/2011 11:59 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:  
COMMUNITY BANK OF OAK  
PARK RIVER FOREST  
1001 LAKE STREET  
OAK PARK, IL 60301

First American Title  
Order # Accom

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Claude L'Heureux, Sr Vice President  
COMMUNITY BANK OF OAK PARK RIVER FOREST  
1001 LAKE STREET  
OAK PARK, IL 60301

FIRST AMERICAN TITLE COMPANY  
27775 DIEHL RD., WARRENVILLE, IL 60555  
POLICY/RECORDING DEPT.

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 19, 2011, is made and executed between Ann Baird Pepper and Anibal A. Pepper, wife and husband, whose address is 918 William St, River Forest, IL 60305-1457 (referred to below as "Grantor") and COMMUNITY BANK OF OAK PARK RIVER FOREST, whose address is 1001 LAKE STREET, OAK PARK, IL 60301 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 30, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds, of Cook County, Illinois, on August 18, 2005, as Document No. 0523054011;  
Modified by Instrument recorded on August 1, 2006, as Document No. 0621354025.

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

The South 1/2 of Lot 10 of Block 12 in Subdivision of Block 12 (Except the West 128 Feet of the South 125 Feet) and Block 13 in Bogue's Addition to Oak Park, A Subdivision in the South East 1/4 of Section 1, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 918 William Street, River Forest, IL 60305. The Real Property tax identification number is 15-01-409-020-0000.

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

The Principal Balance is being decreased from \$540,000.00 to \$150,000.00.

**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

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## MODIFICATION OF MORTGAGE

Loan No: 100614270

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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 19, 2011.**

GRANTOR:

X Ann Baird Pepper  
Ann Baird Pepper

X Anibal A. Pepper  
Anibal A. Pepper

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X [Signature]  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 100614270

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

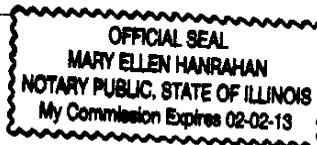
On this day before me, the undersigned Notary Public, personally appeared **Ann Baird Pepper and Anibal A. Pepper**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 7th day of February, 2011.

By Mary Ellen Hanrahan Residing at River Forest

Notary Public in and for the State of Illinois

My commission expires 02/02/2013



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 7th day of February, 2011 before me, the undersigned Notary Public, personally appeared Mary Ellen Hanrahan and known to me to be the President authorized agent for **COMMUNITY BANK OF OAK PARK RIVER FOREST** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **COMMUNITY BANK OF OAK PARK RIVER FOREST**, duly authorized by **COMMUNITY BANK OF OAK PARK RIVER FOREST** 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 **COMMUNITY BANK OF OAK PARK RIVER FOREST**.

By Mary Ellen Hanrahan Residing at River Forest

Notary Public in and for the State of Illinois

My commission expires 02/02/2013

