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1126918030 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 09/26/2011 02:29 PM Pg: 1 of 3

Space Above This Line For Recording Data

This instrument was propared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 14, 2011. The County Clarks Office parties and their addresses are:

MORTGAGOR:

SUNT PENSUWAN 434 Sunset Drive Wilmette, IL 60091

VARUNEE PENSUWAN 434 Sunset Drive Wilmette, IL 60091

LENDER:

LAKESIDE BANK

Organized and existing under the laws of Illinois 55 W. WACKER DRIVE CHICAGO, IL 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated September 14, 2001 and recorded on October 31, 2001 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0011018053 and covered the following described Property:

LOT 119 IN HOLLYWOOD IN WILMETTE RESUBDIVISION OF PART OF THE WEST 1/2 OF LOT 29 IN COUNTY CLERK'S DIVISION IN SECTION 32, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF LOTS 1, 2, 3 AND 4 IN ROEMER'S SUBDIVISION OF LOT 30 IN COUNTY CLERK'S DIVISION IN SECTION 32 AFORESAID, IN COOK COUNTY ILLINOIS.

PIN: 05-32-311-010

Sunt Pensuwan Illinois Real Estate Modification IL/4XXXbalcd00209500007663010092111Y

Initials

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The property is located in Cook County at 434 Sunset Drive, Wilmette, Illinois 60091.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

- A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:
 - (1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:
 - (a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 60442691, dated September 14, 2001, from Mortgagor to Lender, with a loan amount of \$265,302.03, with an interest rate of 5.750 percent per year and maturing on September 14, 2016.
 - (b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrum in is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal awalling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.
 - (c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
- 3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

Ints Office SIGNATURES. By signing, Mortgagor agrees to the terms and corenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Sunt Pensuwan

Individually

Varunee Pensuwan

Individually

LENDER:

Bochnowski, Executive Vice President

1126918030 Page: 3 of 3

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ACKNOWLEDGMENT. (Individual) STATE OF <u>FUINIS</u> , <u>CAUNT</u> OF <u>Coek</u> ss. This instrument was acknowledged before me this <u>De</u> day of <u>StaptemBen</u> , 2011
This instrument was acknowledged before me this / Da day of SkptkmB6n, 2011 by Sunt Pensuwan, and Varunee Pensuwan,
My commission expires:
(Notary Public)
OFFICIAL SEAL IRENE BUBNIW NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 09/02/2013 WWW. WWW. WWW. WWW. WWW. WWW. WWW. WW
(Lender Acknowledgment)
STATE OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 22 day of Shothin Blan, Zo / by Stan J. Bochnowski Executive Vice President of LAKESIDE BANK, a corporation, on behalf of the
corporation. My commission expires:
OFFICIAL SEAL IRENE BUBNIW NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 09/02-2013
My Commission Expires 09/02/2013