

RECORDATION REQUESTED BY:
FIRST MIDWEST BANK
80TH AVENUE (TINLEY PARK)
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

~~WHEN RECORDED MAIL TO:~~
First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

4999924896 3412 315 ~~956194~~ 956194 FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, IL 60031

MODIFICATION OF MORTGAGE

44189393

THIS MODIFICATION OF MORTGAGE dated October 21, 2011, is made and executed between EUGENIO MUNOZ AND CYNTHIA MUNOZ, HUSBAND AND WIFE, whose address is 7924 MARQUETTE DRIVE NORTH, TINLEY PARK, IL 604774565 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 17, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on October 28, 2008 as Document #0830208005 in Cook County, Illinois.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 7924 MARQUETTE DRIVE NORTH, TINLEY PARK, IL 604774565. The Real Property tax identification number is 27-36-103-004-0000.

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

In the paragraph titled "Credit Agreement" delete the words "The words "Credit Agreement" mean the credit agreement dated October 17, 2008 with a credit limit of \$50,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement" and replace with " The words "Credit Agreement" mean the credit agreement dated October 17, 2008 with a credit limit of \$50,000.00 and amended by a (Equiflex) Home Equity Line of Credit Agreement and Disclosure Change in Terms Agreement dated October 21, 2011 with credit limit of \$17,500.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or credit agreement" and in the paragraph titled "Maximum Lien" delete the words "exceed \$100,000.00" and replace with "exceed \$35,000.00".

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE****(Continued)**

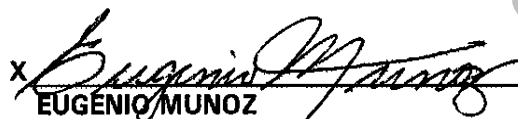
Loan No: 4999924896

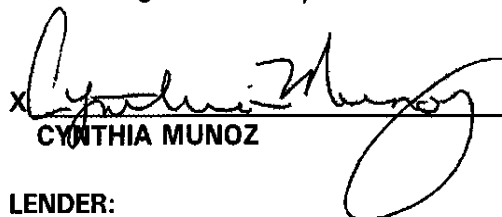
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CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender 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 OCTOBER 21, 2011.

GRANTOR:

x 
EUGENIO MUNOZ

x 
CYNTHIA MUNOZ

LENDER:**FIRST MIDWEST BANK**

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4999924896

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **EUGENIO MUNOZ**, 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 4th day of November, 2011.

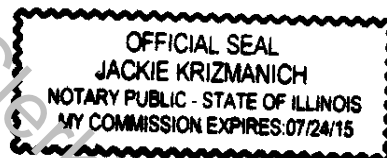
By [Signature] Residing at Linley Park
Notary Public in and for the State of ILLINOIS
LAURA SZCZESNIEWSKI

My commission expires 12/16/14

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared **CYNTHIA MUNOZ**, 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 4 day of November, 2011.

By [Signature] Residing at Linley Park II
Notary Public in and for the State of ILLINOIS
JACKIE KRIZMANICH

My commission expires 7/24/2015

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4999924896

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LENDER ACKNOWLEDGMENT

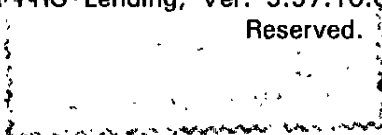
STATE OF IL)
) SS
 COUNTY OF COOK)



On this 4th day of November, 2011 before me, the undersigned Notary Public, personally appeared ~~Kevin M. Raftery~~ and known to me to be the ~~Personal Banker~~ Personal Banker, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST BANK** 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 MIDWEST BANK**.

By Kevin M. Raftery Residing at 17706 S 70th Ct. Tinley Park IL 60477
 Notary Public in and for the State of IL

My commission expires 4-17-14



Cook County Clerk's Office



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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO-WIT: LOT 15 IN BRISTOL PARK UNIT ONE, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. SUBJECT TO EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD, IF ANY.

Permanent Parcel Number 27-36-103-004-0000
EUGENIO MUNOZ AND CYNTHIA L. MUNOZ, HUSBAND AND WIFE

7924 MARQUETTE DRIVE NORTH, TINLEY PARK IL 60477

 MUNOZ
44189393
FIRST AMERICAN ELS
MODIFICATION AGREEMENT


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WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

Clerk's Office