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RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

Doc#: 1202541007 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/25/2012 09:39 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712-3631

FIRST AMERICAN TITLE

ORDER #

290615mer

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 14, 2011, is made and executed between GEORGE H. KOURIABALIS and EFFIE B. KOURIABALIS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY whose address is 1032 BETTE LANE, GLENVIEW, IL 60025 (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 14, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED NOVEMBER 14, 2007 AND RECORDED DECEMBER 18, 2007 AS DOCUMENT NUMBER 0735240018 IN THE AMOUNT OF \$60,000.00 FROM GEORGE H. KOURIABALIS AND EFFIE B. KOURIABALIS TO BRICKYARD BANK.

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

LOT 26 IN BLOCK 2 IN GLENGROVE ACRES, UNIT NO. 4, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 5, 1982 AS DOCUMENT NUMBER 26136511, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1032 BETTE LANE, GLENVIEW, IL 60025. The Real Property tax identification number is 04-32-208-005-0000 Vol. 134.

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

EXTEND MATURITY DATE TO NOVEMBER 14, 2014; CHANGE INTEREST RATE TO WALL STREET JOURNAL PLUS 2.00% WITH A FLOOR OF 7.25%; THIS MODIFICATION IS EVIDENCED BY PROMISSORY NOTE DATED NOVEMBER 14, 2011 IN THE AMOUNT OF \$27,968.55.

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(Continued)****Page 2**

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 NOVEMBER 14, 2011.

GRANTOR:

x George H. Kouriabal
GEORGE H. KOURIABALIS

x Effie B. Kouriabal
EFFIE B. KOURIABALIS

LENDER:**BRICKYARD BANK**

x [Signature]
Authorized Signer

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(Continued)**

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INDIVIDUAL ACKNOWLEDGMENTSTATE OF IllinoisCOUNTY OF Cook)
) SS
)

On this day before me, the undersigned Notary Public, personally appeared **GEORGE H. KOURIABALIS** and **EFFIE B. KOURIABALIS**, 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 23rd day of December, 2011.

By [Signature] Residing at Everett St, IL

Notary Public in and for the State of Illinois

My commission expires 5/4/15

LENDER ACKNOWLEDGMENTSTATE OF IllinoisCOUNTY OF Cook)
) SS
)

On this 23rd day of December, 2011 before me, the undersigned Notary Public, personally appeared Rame Portia and known to me to be the authorized agent for BRICKYARD BANK that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BRICKYARD BANK**, duly authorized by **BRICKYARD 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 **BRICKYARD BANK**.

By [Signature] Residing at Everett St, IL

Notary Public in and for the State of Illinois

My commission expires 5/4/15

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MODIFICATION OF MORTGAGE (Continued)

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COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____