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RECORDATION REQUESTED BY:
FIRST MIDWEST BANK
CHICAGO O'HARE
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

Doc#: 1231050018 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/05/2012 09:43 AM Pg: 1 of 4

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

FOR RECORDER'S USE ONLY

3889959593-1-1181-57009

This Modification of Mortgage prepared by:
First Midwest Bank
300 N. Hunt Club Road
Gurnee, IL 60031

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 20, 2012, is made and executed between NICHOLAS C. SOTOS and JEAN E. SOTOS, HUSBAND AND WIFE, TENANTS BY THE ENTIRETY, whose address is 1501 WEST 41ST STREET, LA GRANGE, IL 605255807 (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 20, 2010 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on November 5, 2010 as Document Number 1030956043 in Cook County, Illinois.

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

LOT 5 IN SCHNAUBELT'S SUBDIVISION OF LOT 1 (EXCEPT THE EAST 33 FEET THEREOF) AND LOT 2 IN RESUBDIVISION OF THE WEST HALF OF LOT 19 AND ALL OF LOTS 20 AND 21 IN EDGEWOOD SUBDIVISION IN THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1501 WEST 41ST STREET, LA GRANGE, IL 605255807. The Real Property tax identification number is 18-05-208-023-0000.

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

To delete the definition of "Note" therein its entirety and insert in lieu thereof the following: "Note. The word "Note" means the promissory note dated October 20, 2012, in the original principal amount of \$214,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the promissory note or agreement. The interest rate on the Note is a variable rate based on an index which is the Prime Rate as published in the Wall Street Journal (the "Index"). The Index currently is 3.250% per annum. The interest rate to be applied to the unpaid principal balance of the Note will be at a rate equal to the Index, resulting in an initial rate of

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1

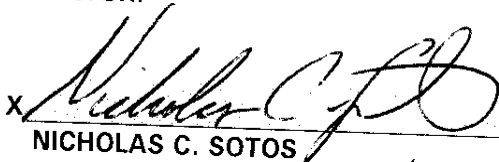
Page 2


5.000% per annum. Notice: under no circumstances will the interest rate on the Note be less than 5.000% per annum or more than the maximum rate allowed by applicable law. The maturity date of the Note is October 20, 2013. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE."

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 20, 2012.

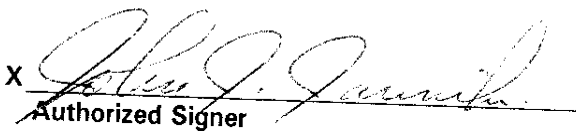
GRANTOR:

X 
NICHOLAS C. SOTOS

X 
JEAN E. SOTOS

LENDER:

FIRST MIDWEST BANK

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1

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LENDER ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF Cook)

On this 20 day of Oct., 2012 before me, the undersigned Notary Public, personally appeared John J Jasinski and known to me to be the RRM, 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 [Signature] Residing at Chicago

Notary Public in and for the State of IL

My commission expires 6/5/16



Notary Public of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

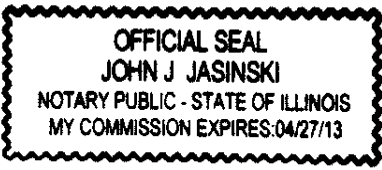
Loan No: 1

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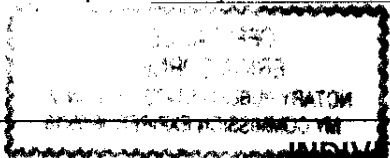
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)



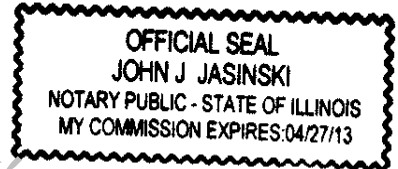
On this day before me, the undersigned Notary Public, personally appeared **NICHOLAS C. SOTOS**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20 day of October, 2012.
 By John J. Jasinski Residing at Cook County
 Notary Public in and for the State of Ill
 My commission expires 4-27-13



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **JEAN E. SOTOS**, 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 20 day of October, 2012.
 By John J. Jasinski Residing at Cook County
 Notary Public in and for the State of Ill
 My commission expires 4-27-13