



Doc#: 1232549017 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/20/2012 11:01 AM Pg: 1 of 2

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This instrument was prepared by Matthew M Fink , 41 S. Vail Avenue, Arlington Heights, IL 60005
When recorded return to Paul E. Bailey , 41 S. Vail Avenue, Arlington Heights, IL 60005

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is October 25, 2012. The parties and their addresses are:

MORTGAGOR:

JAMES R. COCHRAN
1275 E. DAVIS
ARLINGTON HEIGHTS, IL 60005

LENDER:

THE PEOPLES' BANK OF ARLINGTON HEIGHTS
Organized and existing under the laws of Illinois
41 S. Vail Avenue
Arlington Heights, IL 60005

FIDELITY NATIONAL TITLE 53005390

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1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated October 25, 2012 and recorded on September 12, 2012 (Security Instrument). The Security Instrument was recorded in the records of COOK County, Illinois at 1225655080 and covered the following described Property:

THE NORTH 66 FEET OF THE SOUTH 132.0 FEET OF THE EAST 165.0 FEET OF LOT 2 (EXCEPT THE EAST 33 FEET THEREOF) IN ALLISON'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 15, 1930 IN BOOK 84 OF PLATS, PAGE 36, IN COOK COUNTY, ILLINOIS. PIN NO. 03-20-300-102-0000

The property is located in COOK County at 1126 N. DUNTON AVENUE, ARLINGTON HEIGHTS, Illinois 60004.

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:

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(1) Secured Debts and Future Advances. 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 renewal note or other agreement, No. 160200516, dated October 25, 2012, from Mortgagor to Lender, with a loan amount of \$400,000.00.

(b) Future Advances. All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate 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 dwelling that is created by this Security Instrument. This 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.

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

MORTGAGOR:

JAMES R. COCHRAN

Individually

ACKNOWLEDGMENT.

State OF ILLINOIS, County OF Cook ss.
This instrument was acknowledged before me this 25TH day of October, 2012
by JAMES R. COCHRAN .

My commission expires: 4-15-16

Joan Meyer
(Notary Public)

