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RECORDATION REQUESTED BY:

First National Bank of
LaGrange
620 W. Burlington Ave.
La Grange, IL 60525

WHEN RECORDED MAIL TO:

First National Bank of
LaGrange
620 W. Burlington Ave.
La Grange, IL 60525



Doc#: 1233216023 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/27/2012 10:15 AM Pg: 1 of 3

SEND TAX NOTICES TO:

Charles E Joern Jr.
Christine M Joern
550 N Edgewood Ave
LaGrange Park, IL
60526-5510

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Central Loan Operations
First National Bank of LaGrange
620 W. Burlington Avenue
LaGrange, IL 60525

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 1, 2012, is made and executed between Charles E Joern Jr and Christine M Joern, his Wife, in Joint Tenancy (referred to below as "Grantor") and First National Bank of LaGrange, whose address is 620 W. Burlington Ave., La Grange, IL 60525 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 19, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 1, 2006 as Document No. 0624433088.

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

LOTS 18, 19 AND 20 IN BLOCK A IN NORTH EDGEWOOD PARK OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 9347007, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 550 N Edgewood Ave, LaGrange Park, IL 60526-5510. The Real Property tax identification number is 15-32-401-019-0000; 15-32-401-020-0000 & 15-32-401-021-0000.

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

The Interest Rate shall be reduced from 4.125 to 3.50% fixed effective November 1, 2012;
The Monthly P & I Payment shall be changed from \$740.72 to \$618.51 beginning December 1, 2012;
The Maturity Date of the Note is November 1, 2042.

Handwritten notes and signatures on the right side of the page, including a vertical line of numbers 1 through 5 and various initials.

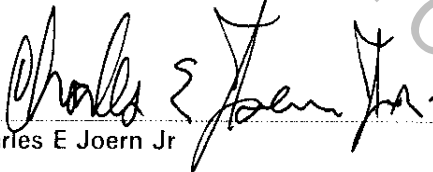
UNOFFICIAL COPY

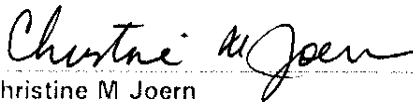
MODIFICATION OF MORTGAGE (Continued)

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 1, 2012.

GRANTOR:

x 
 Charles E Joern Jr

x 
 Christine M Joern

LENDER:

FIRST NATIONAL BANK OF LAGRANGE

x 
DANIEL B HENNEBRY, PRESIDENT

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Will)

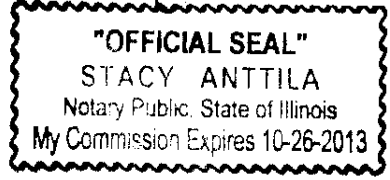
On this day before me, the undersigned Notary Public, personally appeared **Charles E Joern Jr and Christine M Joern**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given ~~under my hand and official seal~~ this 1 day of November, 2012.

By [Signature] Residing at Rainfield Jr

Notary Public in and for the State of IL

My commission expires 10-26-2013



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Will)

On this 1 day of November, 2012 before me, the undersigned Notary Public, personally appeared **Daniel B Henneby** and known to me to be the **President**, authorized agent for **First National Bank of LaGrange** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First National Bank of LaGrange**, duly authorized by **First National Bank of LaGrange** 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 National Bank of LaGrange**.

By [Signature] Residing at Rainfield Jr

Notary Public in and for the State of IL

My commission expires 10-26-2013

