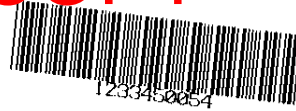


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1233450054

Doc#: 1233450054 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/29/2012 12:06 PM Pg: 1 of 4

RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
OAK LAWN
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

302024866-25140 Off. 5102 #27009

FOR RECORDER'S USE ONLY

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 November 25, 2012, is made and executed between KAREN J. ZIFFRA, AS TRUSTEE OF THE KAREN J. ZIFFRA 2004 TRUST DATED MARCH 1, 2004, whose address is 1385 YORKSHIRE LANE, CAROL STREAM, IL 601884613 (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 November 25, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded December 22, 2009 as Document #0935641026 in Cook County, Illinois.

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

THAT PART OF BLOCK 9, UNIT 5, HANOVER GARDENS FIRST ADDITION OF PART OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE NORTH LINE OF SAID BLOCK 9, 946.0 FEET EAST OF THE NORTHWEST CORNER OF SAID BLOCK 9; THENCE SOUTH AT RIGHT ANGLES A DISTANCE OF 120.00 FEET TO THE SOUTH LINE OF SAID BLOCK; THENCE EAST OF THE SOUTH LINE OF SAID BLOCK A DISTANCE OF 78.00 FEET; THENCE NORTH AT RIGHT ANGLES A DISTANCE OF 120.00 FEET TO THE NORTH LINE OF SAID BLOCK; THENCE WEST OF THE NORTH LINE OF SAID BLOCK A DISTANCE OF 78.00 FEET TO THE PLACE OF BEGINNING ALL IN COOK COUNTY, ILLINOIS.

THIS IS NOT HOMESTEAD PROPERTY.

The Real Property or its address is commonly known as 2031 NARCISSUS AVENUE, HANOVER PARK, IL 601333276. The Real Property tax identification number is 06-25-308-033-0000.

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

(Continued)

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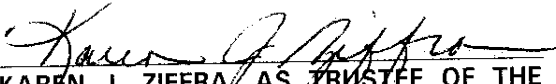
Loan No: 25140

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 November 25, 2012, in the original principal amount of \$325,630.45 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 4.390% per annum. The maturity date of the Note is November 25, 2017."

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 25, 2012.

GRANTOR:

x 
 KAREN J. ZIFFRA AS TRUSTEE OF THE KAREN J. ZIFFRA
 2004 TRUST DATED MARCH 1, 2004

LENDER:

FIRST MIDWEST BANK

x 
 Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 25140

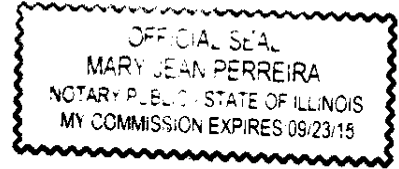
Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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On this day before me, the undersigned Notary Public, personally appeared **KAREN J. ZIFFRA, AS TRUSTEE OF THE KAREN J. ZIFFRA 2004 TRUST DATED MARCH 1, 2004**, 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 25 day of Nov, 2012.

By Mary Jean Perreira Residing at 17500 Oak Park Ave
Lenoir Park, IL 60477

Notary Public in and for the State of ILLINOIS

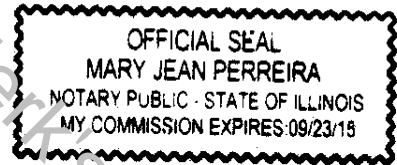
My commission expires Sept 23, 2015

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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) SS
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On this 23th day of November, 2012 before me, the undersigned Notary Public, personally appeared Das Chang and known to me to be the Vice President, 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 Mary Jean Perreira Residing at 17500 Oak Park Ave
Lenoir Park, IL 60477

Notary Public in and for the State of ILLINOIS

My commission expires Sept 23, 2015

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 25140

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