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RECORDATION REQUESTED BY:

MB Financial Bank, N.A.
Niles Golf Branch
9190 West Golf Road
Niles, IL 60714



Doc#: 1234822028 Fee: \$46.25
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/13/2012 09:33 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.
Loan Documentation
6111 N. River Rd.
Rosemont, IL 60018

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

D. Rodriguez/Ln #291306/ID #20945/Trans #48230
MB Financial Bank, N.A.
6111 N. River Road
Rosemont, IL 60018

MODIFICATION OF MORTGAGE



0740

THIS MODIFICATION OF MORTGAGE dated November 5, 2012, is made and executed between Fatima Mubeen Mohiuddin a/k/a Fatima M. Mohiuddin, whose address is 6125 N. Leggett Avenue, Chicago, IL 60646 (referred to below as "Grantor") and MB Financial Bank, N.A., whose address is 9190 West Golf Road, Niles, IL 60714 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 2, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of November 2, 2011 executed by Fatima Mubeen Mohiuddin a/k/a Fatima M. Mohiuddin ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded on November 21, 2011 as document no. 1132504085.

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

LOT 111 IN SMITH AND HILL'S PARK RIDGE MANOR UNIT 2, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 (EXCEPT WEST 217 FEET MEASURED ON NORTH AND SOUTH LINES THEREOF) OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2072 De Cook Avenue, Park Ridge, IL 60068. The Real Property tax identification number is 09-22-201-047-0000.

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

SMITH AND HILL'S
PARK RIDGE
MANOR
UNIT 2

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 291306

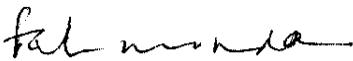
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The definition of "Note" set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Note" means that certain Promissory Note dated November 5, 2012, in the original principal amount of \$628,000.00 executed by Borrower payable to Lender, as amended, supplemented, modified or replaced from time to time. The interest rate on the Note is a variable rate, subject to change from time to time based on changes in an index which is the Wall Street Journal Prime Rate (the "Index"). The rate will not increase more often than every first Business Day of the month. If the Index becomes unavailable during the term of this Loan, Lender may designate a substitution index after notifying Borrower. Interest on the unpaid principal balance of the Note will be computed on a 365/365 basis; that is, by applying the ratio of the interest rate over a year of 365 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method, using a rate of 2.000 percentage points over the Index, provided, under no circumstances will the interest rate be less than 5.250% per annum or more than the maximum rate of 21.000% per annum; resulting in an initial interest rate of 5.250%. Payment of all interest and principal due on the Note is due no later than February 5, 2013 (such maturity date as it hereafter may be renewed, extended or amended from time to time, herein called "The Maturity Date"); provided, such Maturity Date shall not be later than Twenty (20) years after the date hereof.

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 5, 2012.

GRANTOR:

x 

Fatima Mubeen Mohiuddin a/k/a Fatima M. Mohiuddin

LENDER:

MB FINANCIAL BANK, N.A.


Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

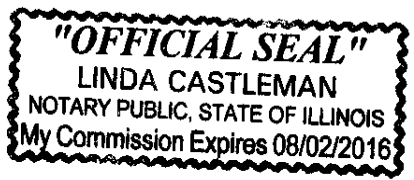
STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
)

On this day before me, the undersigned Notary Public, personally appeared **Fatima Mubeen Mohiuddin a/k/a Fatima M. Mohiuddin** 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 12 day of November, 20 12.

By LINDA CASTLEMAN Residing at 9190 W GOLF RD NILES IL 60714

Notary Public in and for the State of ILLINOIS
 My commission expires 8-2-2016



[Handwritten Signature]

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 12th day of November, 2012 before me, the undersigned Notary Public, personally appeared Timothy Harrington and known to me to be the First Vice President, authorized agent for **MB Financial Bank, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **MB Financial Bank, N.A.**, duly authorized by **MB Financial Bank, N.A.** 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 **MB Financial Bank, N.A.**.

By [Signature] Residing at 6201 Dempster St, Morton Grove, IL

Notary Public in and for the State of Illinois
 My commission expires 03/08/2014



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MODIFICATION OF MORTGAGE (Continued)

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