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Cook County Recorder of Deeds
Date: 12/14/2012 10:08 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
Northbrook Bank & Trust
245 Waukegan Road
Northfield, IL 60093

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Northbrook Bank & Trust Company - Loan Operations
245 Waukegan Road
Northfield, IL 60093

MODIFICATION OF MORTGAGE

88450905 CTE

THIS MODIFICATION OF MORTGAGE dated September 18, 2012, is made and executed between William J. Cohen and Eileen M. Cohen, husband and wife, not as joint tenants or tenants in common but as tenants by the entirety (referred to below as "Grantor") and Northbrook Bank & Trust Company, whose address is 1100 Waukegan Road, Northbrook, IL 60062 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 18, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated September 18, 2002 recorded in the Office of Recorder of Deeds on October 2, 2002 as Document Number 0021078227 and modified by a certain Modification of Mortgage dated December 13, 2002 recorded in the Office of Recorder of Deed on May 12, 2003, increasing the Credit Agreement amount of the Note from \$300,000.00 to \$350,000.00.

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

LOT 8 IN WOODMERE SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 SECTION 17, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2842 Woodmere, Northbrook, IL 60062. The Real Property tax identification number is 04-17-421-002-0000.

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

The Maturity date of the existing Credit Agreement so secured by this Mortgage is hereby extended. The interest rate is a Variable Interest Rate based upon an Index, with a margin rate added to Index of 0.500%. Notice: Under no circumstances shall the interest rate on this Mortgage be less than 4.750% per annum or more than the lesser of 18.000% per annum or the maximum rate allowed by applicable law.

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

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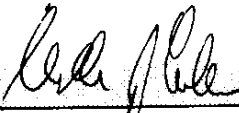
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MODIFICATION OF MORTGAGE (Continued)

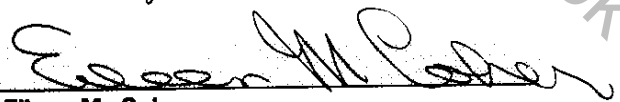
performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all 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 SEPTEMBER 18, 2012.

GRANTOR:

X 


William J. Cohen

X 

Eileen M. Cohen

LENDER:

NORTHBROOK BANK & TRUST COMPANY

X 

Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF LAKE)

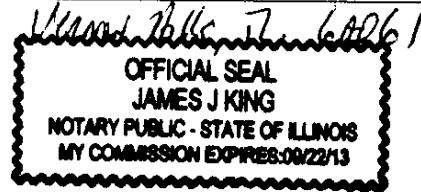
On this day before me the undersigned Notary Public, personally appeared **William J. Cohen and Eileen M. Cohen**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 18th day of September, 2012.

By [Signature] Residing at 175 Southfield Drive

Notary Public in and for the State of ILLINOIS

My commission expires 9-22-13



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF LAKE)



On this 18th day of September, 2012 before me, the undersigned Notary Public, personally appeared James King and known to me to be the vice President, authorized agent for **Northbrook Bank & Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Northbrook Bank & Trust Company**, duly authorized by **Northbrook Bank & Trust Company** 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 **Northbrook Bank & Trust Company**.

By [Signature] Residing at 1100 Waukegan Rd, Northbrook, IL 60062

Notary Public in and for the State of IL

My commission expires 5-9-15