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RECORDATION REQUESTED BY:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077



Doc#: 1305846134 Fee: \$42.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/27/2013 11:44 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
NORTH SHORE COMMUNITY
BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077

H25310400

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:
NORTH SHORE COMMUNITY BANK & TRUST COMPANY
7800 Lincoln Avenue
Skokie, IL 60077

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 7, 2013, is made and executed between Jeroen M. Swinkels and Kimberly J. Frost, husband and wife, as Tenants by the Entirety, whose address is 2619 Poplar Avenue, Evanston, IL 60201 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 6, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 17, 2009 as document no. 0919833032, and as modified from time to time, with the office of the Cook County Recorder of Deeds.

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

LOT 9, IN BLOCK 33, IN C.L. JENK'S RESUBDIVISION OF BLOCKS 27, 28, 33 AND 37, IN NORTH EVANSTON IN THE SOUTH SECTION OF QUILMETTE RESERVATION IN THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2619 Poplar Avenue, Evanston, IL 60201. The Real Property tax identification number is 05-34-424-034-0000.

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

Principal Amount is DECREASED to \$120,000.00.

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 390030260-1

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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 FEBRUARY 7, 2013.

GRANTOR:

X _____
Jeroen M. Swinkels

X _____
Kimberly J. Frost

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X _____
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 390030260-1

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Jeroen M. Swinkels and Kimberly J. Frost**, 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 February day of 7, 2013.

By Mihaiela Shepard Rogoz Residing at 1145 Wilmette Ave

Notary Public in and for the State of Illinois

My commission expires 10/10/2016



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this 7th day of February, 2013, before me, the undersigned Notary Public, personally appeared Mihaiela Shepard and known to me to be the Community Banking ~~assistant~~ authorized agent for **NORTH SHORE COMMUNITY BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**, duly authorized by **NORTH SHORE COMMUNITY 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 **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**.

By Aleksandra Chiz Residing at Wilmette, Illinois

Notary Public in and for the State of Illinois

My commission expires 5/01/2013

