Doc#: 1324755019 Fee: \$42.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 09/04/2013 11:52 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

FIBELITY NATIONAL TITLE.

386821

(Tall)

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 16, 2013, is made and executed between Mark A. Hinkamp and Anne C. Hinkamp, husband and wife, as conants 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 August 22, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as folk ws:

Recorded November 9, 2006 as Document Number 0633349275, as Modified by Instrument recorded November 20, 2012 as Document Number 1232555067.

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

THE SOUTHEASTERLY 25 FEET OF LOT 9 AND LOT 11 IN BLOCK 11 IN KENILWORTH BEING A SUBDIVISION OF PARTS OF FRACTIONAL SECTION 22 AND SECTION 27 AND PART OF SECTION 28, 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 221 Woodstock Avenue, Kenilworth, IL 60043. The Real Property tax identification number is 05-27-102-005-0000.

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

Increase Principal from \$325,000.00 to \$500,000.00

Increase Interest Rate from Prime minus 1.250% to Prime plus .250% with a floor rate of 4.250%

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED AND IN FULL FORCE.

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

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MODIFICATION OF MORTGAGE (Continued)

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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 ACRIES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 16, 2013.

GRANTOR:

Mark A. Hinkamp

Anne C. Hinkamp

LENDER:

NORTHBROOK BANK & TRUST COMPANY

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF) SS) **COUNTY OF** On this day before me, the undersigned Notary Public, personally appeared Mark A. Hinkamp and Anne C. Hinkamp, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that tiev signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned Given under my hand and of icial seal this day of Residing at 245 Week OFFICIAL SEAL Notary Public in and for the State of CHRISTINA Q KAISER NOTARY PUBLIC - STATE OF ILLINOIS My commission expires MY COMMISSION EXPIRES:10/23/13 LENDER ACKNOWLEDGMENT STATE OF **COUNTY OF** before me, the undersigned Notary CHRISTINA KALLER and known to me to be the Assistant VKE On this authorized agent for Northbrook Bank & Trust Company that executed the within and foregoing Public, personally appeared instrument and acknowledged said instrument to be the free and voluntary act and deep of Northbrook Bank & Trust Company, duly authorized by Northbrook Bank & Trust Company through its band of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or sne is authorized to execute this said instrument and in fact executed this said instrument on behalf of Northbrook Bank & Trust Company Jellions By Notary Public in and for the State of My commission expires 4 OFFICIAL SEAL