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Doc#: 1403841032 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/07/2014 10:47 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201

WHEN RECORDED MAIL TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201

SEND TAX NOTICES TO:

Gregory S Bednar
Victoria Bednar
1525 Ammer Road
Glenview, IL 60025

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Daniel P Burke NMLS#486566
First Bank & Trust
820 Church Street
Evanston, IL 60201

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 20, 2013, is made and executed between GREGORY S. BEDNAR AND VICTORIA K. GRIESSER, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 25, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 08/11/2008 as Document Number #0822405006.

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

PARCEL 1

LOT 8 IN AMMER ROAD TOWNHOMES SUBDIVISION BEING A SUBDIVISION IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS IN COOK COUNTY, ILLINOIS.

PARCEL 2

EASEMENT FOR INGRESS AND EGRESS OVER OUTLOT A AS SET FORTH IN DECLARATION RECORDED AS DOCUMENT 92069192 AND AS CREATED BY DEED RECORDED DECEMBER 21, 1993 AS DOCUMENT 03049255.

PARCEL 3

EASEMENT FOR DECKS AND PURPOSES OVER OUTLOT A AS SET FORTH BY DECLARATION RECORDED AS DOCUMENT 92069192 AND AS CREATED BY DEED RECORDED DECEMBER 21, 1993 AS DOCUMENT 03049255.

The Real Property or its address is commonly known as 1525 Ammer Road, Glenview, IL 60025. The Real Property tax identification number is 04-26-203-097-0000.

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

EX 333-CP

Handwritten signature and date: 2/7/14

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028671

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This Modification of Mortgage reflects that the following paragraph is hereby inserted (deleted) to the Mortgage and is made a part thereof:

The maximum lien amount of the Mortgage is hereby decreased to \$132,000.00.

All other terms and conditions not specifically amended herein, remain unchanged and in full effect.

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 DECEMBER 20, 2013.

GRANTOR:

x Gregory S. Bednar
Gregory S Bednar

x Victoria Bednar
Victoria Bednar

LENDER:

FIRST BANK & TRUST

x [Signature]
Authorized Signer

DeKalb County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028671

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
)

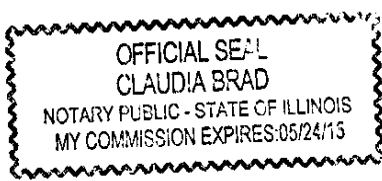
On this day before me, the undersigned Notary Public, personally appeared **Gregory S Bednar and Victoria Bednar**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 23rd day of December, 2013.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this _____ day of _____, _____ before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for **First Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank & Trust**, duly authorized by **First Bank & Trust** 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 Bank & Trust**.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028671

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**COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____**

**COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____**

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