

WHEN RECORDED MAIL TO:

Inland Bank and Trust
Attn: Loan Administration
Dept.
2805 Butterfield Road, STE
200
Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Leslie A. Graves, Loan Administration
Inland Bank and Trust
2805 Butterfield Road Suite 200
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 10, 2014, is made and executed between Michael R. Apa and Carol Ann Apa, Husband and Wife, As Joint Tenants, whose address is 8326 N. Lincoln Avenue, Niles, IL 60714 (referred to below as "Grantor") and Inland Bank and Trust, Successor in Interest to First Choice Bank, whose address is 2805 Butterfield Road, Suite 200, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 4, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on June 20, 2008 as Document #0817242061 in the Cook County Recorder's Office and as last modified by Mortgage Modification dated May 4, 2011 and recorded on July 13, 2011 as Document #1119422035.

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

PARCEL 1:

LOT 1 IN UPTOWN REDEVELOPMENT PHASE I, BEING A RESUBDIVISION OF PART OF BLOCK 9 IN BRICKTON OF PENNY AND MEACHAM'S SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT FOR THE BENEFIT OF PARCEL 1 AND OTHER PROPERTY AS CREATED BY AND SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS FOR THE RESIDENCES OF UPTOWN SINGLE FAMILY ATTACHED HOMES, RECORDED AS DOCUMENT 0615731000.

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(Continued)**

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The Real Property or its address is commonly known as 10 Meacham Avenue, Unit 401-001, Park Ridge, IL 60068. The Real Property tax identification number is 09-26-422-016-0000.

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

This Modification of Mortgage reflects the following:

The paragraph titled "**Right of Redemption Provision**" is hereby added to the above mentioned Mortgage as further described below.

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 endorser 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.

RIGHT OF REDEMPTION PROVISION. Grantor(s) acknowledge the Rights of Reinstatement provided in 735 ILCS 5/15-1602 of the Illinois Mortgage Foreclosure Act and do hereby expressly waive those Rights of Reinstatement in accordance with 735 ILCS 5/15-1601. Grantors acknowledge the Rights of Redemption provided in 735 ILCS 5/15-1603 of the Illinois Foreclosure Act and do hereby expressly waive those Rights of Redemption in accordance with 735 ILCS 5/15-1601. These waivers do not apply to residential real estate occupied by the Grantor(s) as its (their) primary residence.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 10, 2014.

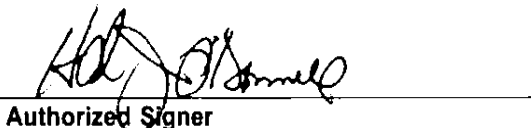
GRANTOR:

x 
Michael R. Apa

x 
Carol Ann Apa

LENDER:

INLAND BANK AND TRUST, SUCCESSOR IN INTEREST TO FIRST CHOICE BANK

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DuPage)

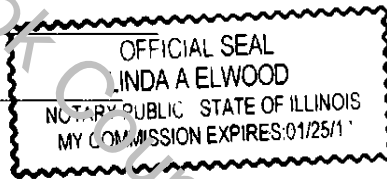
On this day before me, the undersigned Notary Public, personally appeared **Michael R. Apa**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20 day of Oct, 2014.

By [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DuPage)

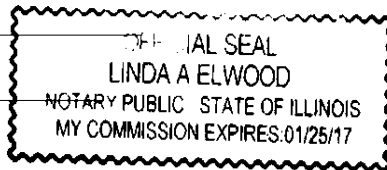
On this day before me, the undersigned Notary Public, personally appeared **Carol Ann Apa**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20 day of Oct, 2014.

By [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

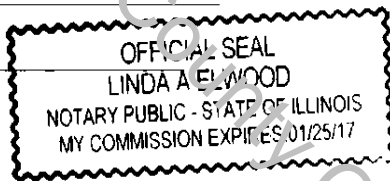
STATE OF Illinois)
) SS
 COUNTY OF DuPage)

On this 20 day of Oct, 2014 before me, the undersigned Notary Public, personally appeared Walter J. Johnson and known to me to be the VP, authorized agent for **Inland Bank and Trust, Successor in Interest to First Choice Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Inland Bank and Trust, Successor in Interest to First Choice Bank**, duly authorized by **Inland Bank and Trust, Successor in Interest to First Choice Bank** 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 **Inland Bank and Trust, Successor in Interest to First Choice Bank**.

By [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



Clerk's Office