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RECORDATION REQUESTED BY:

Merchants and Manufacturers
Bank
Private Banking Division
One Mid America Plaza - Suite
140
Oakbrook Terrace, IL 60181



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RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/05/2014 08:38 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Merchants and Manufacturers
Bank
Private Banking Division
One Mid America Plaza - Suite
140
Oakbrook Terrace, IL 60181

SEND TAX NOTICES TO:

Merchants and Manufacturers
Bank
Private Banking Division
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Oakbrook Terrace, IL 60181

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Merchants and Manufacturers Bank
One Mid America Plaza - Suite 140
Oakbrook Terrace, IL 60181

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 2, 2014, is made and executed between Don D. Cashmore and Linda L. Cashmore, his wife, as joint tenants (referred to below as "Grantor") and Merchants and Manufacturers Bank, whose address is One Mid America Plaza - Suite 140, Oakbrook Terrace, IL 60181 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 2, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage Recorded as Doc# 0926010025 on September 17, 2009.

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

LOT 161 IN SOUTH BARRINGTON LAKES UNIT NO. 3, BEING A SUBDIVISION OF PART OF SECTION 27, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 25, 1978 AS DOCUMENT 24599769 AND FILED IN THE OFFICE OF THE REGISTRAR OF TITLES AS DOCUMENT LR 3041884 IN COOK COUNTY, ILLINOIS ✓

The Real Property or its address is commonly known as 20 Brandywine Road, South Barrington, IL 60010. The Real Property tax identification number is 01-27-101-020. ✓

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

Borrower. The word "Borrower" means Don D. Cashmore and includes all co-signers and co-makers

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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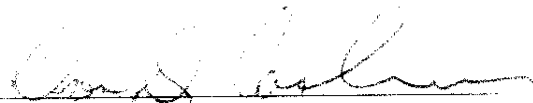
signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the Credit Agreement dated September 2, 2014, with a credit limit of \$75,000.00 from "Borrower" to "Lender", together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Credit Agreement is a variable interest rate based upon an index. The index is currently 3.250% per annum. If the index increases, the payments tied to the index, and therefore the total amount secured hereunder, will increase. Any variable interest rate tied to the index shall be calculated as of, and shall begin on, the commencement date indicated for the applicable payment stream.
NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE

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 SEPTEMBER 2, 2014.

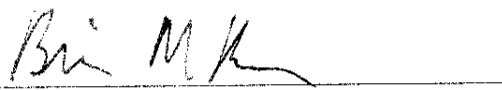
GRANTOR:

X 
Don D. Cashmore

X 
Linda L. Cashmore

LENDER:

MERCHANTS AND MANUFACTURERS BANK

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

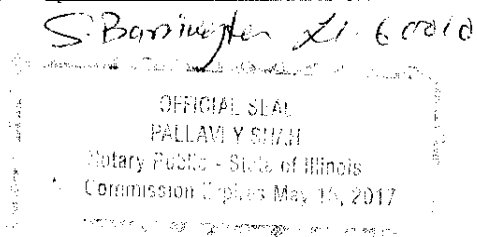
On this day before me, the undersigned Notary Public, personally appeared **Don D. Cashmore and Linda L. Cashmore**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 27 day of Oct, 2014.

By [Signature] Residing at 9 Westlake Dr

Notary Public in and for the State of IL

My commission expires May 15, 2017



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook Will)

On this 27 day of Oct, 2014 before me, the undersigned Notary Public, personally appeared [Signature] Brian Kern and known to me to be the Vice President, authorized agent for **Merchants and Manufacturers Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Merchants and Manufacturers Bank**, duly authorized by **Merchants and Manufacturers 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 **Merchants and Manufacturers Bank**.

By [Signature] Rhonda R. Delehanty Residing at Elwood, IL

Notary Public in and for the State of Illinois

My commission expires March 26, 2018

