

# UNOFFICIAL COPY

Doc#: 1529549194 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 10/22/2015 10:56 AM Pg: 1 of 4

**RECORDATION REQUESTED BY:**  
FNBC Bank and Trust  
620 W. Burlington Avenue  
La Grange, IL 60525

**WHEN RECORDED MAIL TO:**  
FNBC Bank and Trust  
620 W. Burlington Avenue  
La Grange, IL 60525

**Chicago Title Accom**  
**A000095WC**

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
Central Loan Operations  
FNBC Bank and Trust  
620 W. Burlington Avenue  
La Grange, IL 60525

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated September 26, 2015, is made and executed between Robert E Sedler and Susan Q Sedler, his wife, in joint tenancy, whose address is 617 S Stone Ave, LaGrange, IL 60525-2723 (referred to below as "Grantor") and FNBC Bank and Trust, whose address is 620 W. Burlington Avenue, La Grange, IL 60525 (referred to below as "Lender")

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 9, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**MORTGAGE DATED NOVEMBER 9, 2011 AND RECORDED ON NOVEMBER 30, 2011 AS DOCUMENT NUMBER 1133445000 WITH 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 20 IN BLOCK 4 IN H. O. STONE AND COMPANY'S BRAINARD PARK BEING A SUBDIVISION OF THE WEST 1/2 OF THE WEST 1/2 OF THE NORTH WEST 1/4 AND THE WEST 1/2 OF THE NORTH WEST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 9, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 617 S Stone Avenue, La Grange, IL 60525. The Real Property tax identification number is 18-09-109-005-0000.

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

1. The Credit Limit is increased to **\$50,000.00.**

**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 parties, makers and endorers to the Note, including accommodation parties, unless a party is expressly

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## MODIFICATION OF MORTGAGE (Continued)

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 26, 2015.**

GRANTOR:

X   
Robert E Sedler

X   
Susan Q Sedler

LENDER:

**FNBC BANK AND TRUST**

X   
Stacy Anttila, A.V.P. Retail Loan Specialist

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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 **Robert E Sedler and Susan Q Sedler**, 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 26th day of SEPTEMBER, 2015.

By [Signature]  
 Notary Public in and for the State of \_\_\_\_\_

Residing at \_\_\_\_\_  
**"OFFICIAL SEAL"**  
**LJILJANA STOJANOVICH**  
 NOTARY PUBLIC, STATE OF ILLINOIS  
 My Commission Expires 05/11/2018

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 26th day of OCTOBER, 2015 before me the undersigned Notary Public, personally appeared **Stacy Anttila** and known to me to be the **A.V.P. Retail Loan Specialist**, authorized agent for **FNBC Bank and Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FNBC Bank and Trust**, duly authorized by **FNBC Bank and 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 **FNBC Bank and Trust**.

By [Signature]  
 Notary Public in and for the State of IL

Residing at \_\_\_\_\_  
**"OFFICIAL SEAL"**  
**LJILJANA STOJANOVICH**  
 NOTARY PUBLIC, STATE OF ILLINOIS  
 My Commission Expires 05/11/2018

My commission expires \_\_\_\_\_

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## MODIFICATION OF MORTGAGE (Continued)

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