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WHEN RECORDED MAIL TO:
LAKESIDE BANK
Loan Operations
1055 W ROOSEVELT RD
CHICAGO, IL 60608

Doc#: 1601144069 Fee: \$44.00
RHSP Fee: \$9.00 RPPF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 01/11/2016 04:10 PM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Techie L. Vargas
LAKESIDE BANK
55 West Wacker Drive
CHICAGO, IL 60601

MODIFICATION OF MORTGAGE



000000000060641591074001082016# ### #####

THIS MODIFICATION OF MORTGAGE dated January 8, 2016, is made and executed between Michael L. McCluskey, whose address is 9114 West 27th Street, Brookfield, IL 60513 and Dorothy S. McCluskey, whose address is 9114 West 27th Street, Brookfield, IL 60513 (referred to below as "Grantor") and LAKESIDE BANK, whose address is 1055 W ROOSEVELT RD, CHICAGO, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 28, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded at the Cook County Recorder of Deeds on February 16, 2011 as Document No. 1104649063.

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

PARCEL 1:

LOT 15 AND THE EAST HALF OF LOT 14 IN BLOCK 2 IN TALMAN AND THIELE'S EDGEWOOD, BEING A SUBDIVISION IN THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 31, 1923 AS DOCUMENT 8166877, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE SOUTH HALF OF THE EAST-WEST VACATED ALLEY LYING NORTH OF AND ADJOINING PARCEL 1.

The Real Property or its address is commonly known as 9114 West 27th Street, Brookfield, IL 60513. The Real Property tax identification number is 15-27-402-027 and 15-27-402-043.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 60641591

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

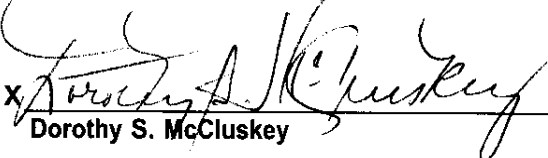
The loan is modified as follows: (1) The maturity date of the loan is hereby extended to December 14, 2020; (2) the interest rate is changed to 5.25% fixed per annum. All other terms and conditions of the loan documents shall remain in full force and effect.

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 JANUARY 8, 2016.

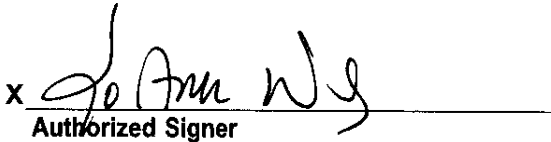
GRANTOR:

x 
Michael L. McCluskey

x 
Dorothy S. McCluskey

LENDER:

LAKESIDE BANK

x 
Authorized Signer

Book County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 60641591

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)

On this day before me, the undersigned Notary Public, personally appeared **Michael L. McCluskey**, 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 11th day of January, 20 16.

By Melanda Kywe Residing at Chicago, IL

Notary Public in and for the State of IL

My commission expires 01/31/2017



INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)

On this day before me, the undersigned Notary Public, personally appeared **Dorothy S. McCluskey**, 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 11th day of January, 20 16.

By Melanda Kywe Residing at Chicago, IL

Notary Public in and for the State of IL

My commission expires 01/31/2017



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 60641591

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LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
)

On this 11th day of January, 2016 before me, the undersigned Notary Public, personally appeared JoAnn Wong and known to me to be the SVP, authorized agent for **LAKESIDE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKESIDE BANK**, duly authorized by **LAKESIDE 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 **LAKESIDE BANK**.

By Melanda Kywe Residing at Chicago, IL

Notary Public in and for the State of IL

My commission expires 01/31/2017

