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RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
GURNEE BRANCH
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143



Doc#: 1613756211 Fee: \$46.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/16/2016 02:26 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:

First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

4999962905-15416

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, IL 60031

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 6, 2016, is made and executed between BERNARD B. GAWNE, III and KELLY L. GAWNE, whose address is 5008 WOODLAND AVENUE, WESTERN SPRINGS, IL 605581828 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 7, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED JULY 27, 2015 AS DOCUMENT #1520839071.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 5008 WOODLAND AVENUE, WESTERN SPRINGS, IL 605581828.

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

In the paragraph titled "Credit Agreement" delete the words "The words "Credit Agreement" mean the credit agreement dated July 7, 2015 with a credit limit of \$168,275.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or credit agreement" and replace with " The words "Credit Agreement" mean the credit agreement dated July 7, 2015 with a credit limit of \$168,275.00 and amended by an Equiflex Home Equity Line of Credit Agreement and Disclosure Change in Terms Agreement dated May 6, 2016 with a credit limit of \$118,600.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or credit agreement" and in the paragraph titled "Maximum Lien" delete the words "exceed \$336,550.00" and replace with "exceed \$237,200.00".

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MODIFICATION OF MORTGAGE

Loan No: 4999962905

(Continued)

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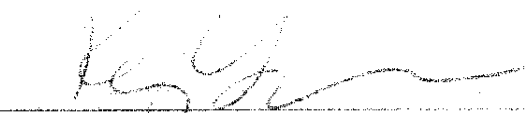
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 MAY 6, 2016.

GRANTOR:

X 

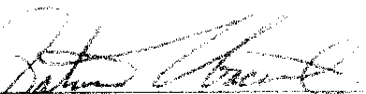
 BERNARD B. GAWNE, III

X 

 KELLY L. GAWNE

LENDER:

FIRST MIDWEST BANK

X 

 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4999962905

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DuPage)



On this day before me, the undersigned Notary Public, personally appeared **BERNARD B. GAWNE, III**, 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 7th day of May, 2016.

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 4-28-18

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DuPage)



On this day before me, the undersigned Notary Public, personally appeared **KELLY L. GAWNE**, 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 7th day of May, 2016.

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 4-28-18

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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF DePue

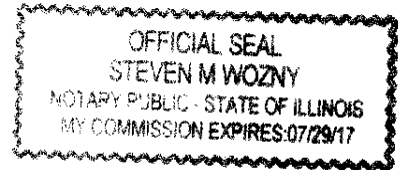
SS

On this 17th day of May, 2016 before me, the undersigned Notary Public, personally appeared Kevin Brock and known to me to be the Personal Banker, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST 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 **FIRST MIDWEST BANK**.

By [Signature] Residing at [Address]

Notary Public in and for the State of _____

My commission expires 07/29/17



PROCEEDINGS OF COOK COUNTY CLERK'S OFFICE

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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:
THE NORTH 1/2 OF LOT 2 IN BLOCK 21 IN FOREST HILLS OF WESTERN
SPRINGS, COOK COUNTY, ILLINOIS, A SUBDIVISION BY HENRY
EINFELDT AND GEORGE L. BRUCKERT OF THE EAST 1/2 OF SECTION 7,
TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL
MERIDIAN, AND THAT PART OF BLOCKS 12, 13, 14 AND 15 IN THE
HIGHLANDS, BEING A SUBDIVISION OF THE NORTHWEST 1/4 AND THE
WEST 800 FEET OF THE NORTH 144 FEET OF THE SOUTHWEST 1/4 OF
SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS LYING EAST OF A
LINE 33 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SAID
NORTHWEST 1/4 OF SAID SECTION 7, IN COOK COUNTY, ILLINOIS.

PPN: 18-07-220-009-0000

BERNARD B. GAWNE III AND KELLY L. GAWNE, MARRIED TO EACH
OTHER, NOT AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP,
NOR AS TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY
5008 WOODLAND AVENUE, WESTERN SPRINGS IL 60558

Property of Cook County Clerk's Office