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**THIS INSTRUMENT PREPARED BY:
AND RECORD AND RETURN TO:**

**Ginny Squeo
Park Ridge Community Bank
626 Talcott Road
Park Ridge, IL 60068
(847) 384-9200**

Doc# 1835355123 Fee \$46.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 12/19/2018 11:57 AM PG: 1 OF 5

ADDRESS OF PROPERTY:

For Recorders Use Only

**506 S. Lincoln Avenue
Park Ridge, IL 60068**

181 PTC 16349-101
PIN: 09-35-122-026-0000

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE made on the 6th day of December, 2018 (this "Modification Agreement"), by and among Harry N. Arger and Lisa M. Arger, Husband and Wife, As Tenants By The Entirety ("Mortgagor") and PARK RIDGE COMMUNITY BANK ("Mortgagee")

RECITALS

Mortgagee provided a \$65,500.00 home equity revolving line of credit (the "Loan") to Mortgagor as evidenced by a Credit Agreement and Disclosure (the "Credit Agreement") dated as of August 16, 2013 payable to Mortgagee.

Repayment of the Loan is secured, in part, by that certain Mortgage (the "Mortgage") dated as of August 16, 2013, and recorded on August 26, 2013 in the Office of the Recorder of Cook County, Illinois as Document No. 1323849028, which encumbers certain real estate located in Cook County, Illinois, and legally described on Exhibit "A" attached hereto (the "Mortgaged Property"). The parties hereto desire and do hereby restate, reaffirm and regrant said Mortgage so that the Mortgage is hereafter, and have heretofore from the original date of the Loan remained as collateral security for the repayment of the Loan.

WHEREAS, Mortgagor has requested and Mortgagee has agreed to an increase of the loan amount from \$65,500.00 to \$100,000.00; and

WHEREAS, Lender has agreed provided that and subject to Harry N. Arger and Lisa M. Arger executing and delivering an Amended and Restated Credit Agreement and Disclosure dated of even date herewith in form acceptable to Mortgagee.

PRECISION TITLE

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MODIFICATION OF MORTGAGE CONTINUED

The parties hereto desire to enter into this Modification of Mortgage for the purpose of modifying the Mortgage to accurately reflect that the Credit Agreement as amended is secured hereby.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

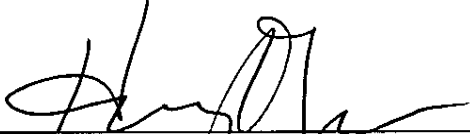
1. The recital provisions are incorporated herein by reference and made a part hereof.
2. The definition of the "Credit Agreement" in the Mortgage is amended by deleting "\$65,500.00" and substituting "\$100,000.00" and includes the Amended and Restated Credit Agreement and Disclosure as amended, modified, or restated from time to time.
3. The maximum principal amount of Indebtedness secured by the Mortgage, as set forth in the Mortgage, is increased to \$100,000.00.
4. Except as hereinabove otherwise provided, all terms and provisions of the Mortgage shall remain unchanged and in full force and effect and shall be binding upon the parties hereto, their successors and assigns.

Signature Page Follows.


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MODIFICATION OF MORTGAGE CONTINUED

IN WITNESS WHEREOF, the parties hereto have executed this Modification Agreement as of the date set forth above.




Harry N. Arger, Individually



Lisa M. Arger, Individually

PARK RIDGE COMMUNITY BANK

By: 

Sam Carter, Vice President

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE CONTINUED

STATE OF ILLINOIS)
) SS:
COUNTY OF COOK)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that **Harry N. Arger and Lisa M. Arger**, known to me to be the individuals described in and who executed the Modification, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

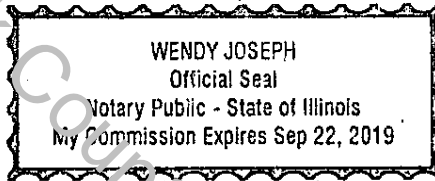
Given under my hand and notary seal as of the 6th day of December, 2018.



Notary Public

Commission Expires:
9/22/19

STATE OF ILLINOIS)
COUNTY OF COOK) SS:




I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that

Sam Carter V. P.
(Name) (Title)

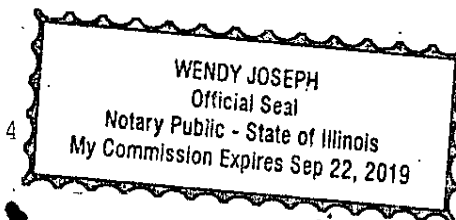
of Park Ridge Community Bank, personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act, and as the free and voluntary act of said bank, for the uses and purposes therein set forth.

Given under my hand and notary seal as of the 6th day of December, 2018.



Notary Public

Commission Expires:
9/22/19



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MODIFICATION OF MORTGAGE CONTINUED

EXHIBIT A

Legal Description

LOT 1 IN WHITE/BANNER SUBDIVISION, BEING A RESUBDIVISION OF LOT 6 TOGETHER WITH PARTS OF LOT 5 AND 7 IN BLOCK 6 OF WHITAKER'S PARK RIDGE SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N #09-35-122-026-0000

506 S. LINCOLN AVENUE
PARK RIDGE, IL 60068

Property of Cook County Clerk's Office