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2001-04-12 09:31:43

Cook County Recorder 25.00

RECORDATION REQUESTED BY:

North Shore Community Bank &
Trust Co.
1145 Wilmette Avenue
Wilmette, IL 60091



WHEN RECORDED MAIL TO:

North Shore Community Bank &
Trust Co.
1145 Wilmette Avenue
Wilmette, IL 60091

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: **NORTH SHORE COMMUNITY BANK & TRUST CO.**
1145 WILMETTE AVENUE
WILMETTE, IL 60091

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 20, 2001, BETWEEN Frank R. Kalmar and Natalie G. Kalmar, husband and wife, as tenants by the entirety, (referred to below as "Grantor"), whose address is 1216 Caryn Terrace, Northbrook, IL 60062; and North Shore Community Bank & Trust Co. (referred to below as "Lender."), whose address is 1145 Wilmette Avenue, Wilmette, IL 60091.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 20, 2001 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

a Construction Mortgage recorded January 8, 2001 at the Cook County Recorder

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

LOT 21 IN NORTHBROOK GLEN SUBDIVISION UNIT NO. 2, A SUBDIVISION OF PART OF LOTS 28, 29 AND 30 IN ASSESSOR'S DIVISION OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as **1216 Caryn Terrace, Northbrook, IL 60062.** The Real Property tax identification number is 04-10-206-008-0000.

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

Increase of construction mortgage to \$460,000..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorser 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.

BOX 333-CTI

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My commission expires 4-1-2001

Notary Public in and for the State of Illinois

By Steve Baile Residing at W. Lincoln

Given under my hand and official seal this 20th day of March, 20 01

On this day before me, the undersigned Notary Public, personally appeared Frank R. Kalmar and Natalie G. Kalmar, 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.

COUNTY OF Cook

STATE OF Illinois

(ss)

OFFICIAL SEAL
STEVEN BAILEN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4-1-2001

INDIVIDUAL ACKNOWLEDGMENT

LENDER:

North Shore Community Bank & Trust Co.

By: James E. Taylor VP Authorized Officer

GRANTOR:

X Frank R. Kalmar

X Natalie G. Kalmar

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF _____)

) ss

COUNTY OF _____)

On this _____ day of _____, 20____, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____