

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Cole Taylor Bank  
Skokie/Retail Banking  
4400 Oakton Avenue  
Skokie, IL 60076

0010910795

7997/0201 20 001 Page 1 of 4

2001-10-01 15:13:35  
Cook County Recorder 27.50

**WHEN RECORDED MAIL TO:**

Cole Taylor Bank  
Loan Services  
P.O. Box 88452, Dept A  
Chicago, IL 60609-8452



**SEND TAX NOTICES TO:**

Roman Bernshtam  
9560 Gross Point Road #602B  
Skokie, IL 60076

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Cole Taylor Bank  
P. O. Box 88452 - Dept. A  
Chicago, IL 60690

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## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 12, 2001, is made and executed between Roman Bernshtam, an unmarried person (referred to below as "Grantor") and Cole Taylor Bank, whose address is 4400 Oakton Avenue, Skokie, IL 60076 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 7, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in the Cook County Recorder's Office on August 20, 1999 as Document Number 99799095.

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

UNIT B602 IN NORTH SHORE TOWERS CONDOMINIUM, AS DELINEATED ON THE SURVEY OF CERTAIN LOTS OR PARTS THEREOF IN HILLCREST MANOR THIRD ADDITION SUBDIVISION, BEING A SUBDIVISION LOCATED IN SECTION 15, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM OWNERSHIP FILED APRIL 2, 1979 AS DOCUMENT NUMBER 3083962, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION, AS AMENDED FROM TIME TO TIME.

The Real Property or its address is commonly known as 9560 Gross Point Road #602B, Skokie, IL 60076. The Real Property tax identification number is 10-15-101-024-1076.

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

The principal balance of the "Home Equity Credit Agreement, Note and Disclosure" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$30,000.00 to \$100,000.00. At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$200,000.00.

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Property of Cook County Clerk's Office

Authorized Signer  
X *[Signature]*

LENDER:

Roman Bernshlam, Individually  
X *[Signature]*

GRANTOR:

SEPTEMBER 12, 2001.

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

subsequent actions. not be released by it. This waiver applies not only to any initial extension or modification, but also to all such Lender that the non-signing person consents to the changes and provisions of this Modification or, otherwise will persons signing on now acknowledge that this Modification is given conditionally, based on the representation to this Modification. If any person who signed the original Mortgage does not sign this Modification, then all Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of makers and endorses to the Note, including accommodation parties, unless a party is expressly released by Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

The index currently is 6.50% per annum. The interest rate to be applied to the outstanding account balance shall be at a rate .250 percentage points below the index.

## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 8423466

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MODIFICATION OF MORTGAGE  
(Continued)

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Loan No: 8423466

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## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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) SS  
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On this day before me, the undersigned Notary Public, personally appeared **Roman Bernshtam**, 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 12<sup>th</sup> day of September, 2001

By Dina G de la Cruz Residing at Alhambra, IL

Notary Public in and for the State of Illinois

My commission expires 5/30/2004



## LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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) SS  
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Brokers Title Insurance Co.  
1111 W. 22nd Street  
Suite C-10  
Oakbrook, IL 60523

On this 12 day of September, 2001 before me, the undersigned Notary Public, personally appeared EDIE B. CROWLEY and known to me to be the LOAN SERV. OFFICER, 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 [Signature] Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

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



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MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 8423466