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RECORDATION REQUESTED BY:

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

0010910795

7997/0201 20 001 Fage 1 of 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 70:

Roman Bernshtar.

,9560 Gross Point Kod⊈ #602B

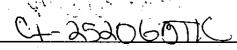
Skakie IL 60076

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:

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



#### 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 Downment 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.

## MODIFICATION OF MORTGAGE (Continued)

Loan No: 8423466

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.

**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 makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by the 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 persons signing below acknowledge that this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification or otherwise will such subsequent actions.

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

:#01NARD

foman Bernshtam, Individually

**TENDEB**:

Authorized Signer

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# UNOFFICIAL COPY MODIFICATION OF MORTGAGE (Continued) 00:

Loan No: 8423466

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INDIVIDUAL ACKNO	OWLEDGMENT	1
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STATE OF Ulin On	)	
À .	` ) <b>SS</b> <sub>#</sub>	•
COUNTY OF	<b>)</b>	
COUNTY OF COUNTY		÷
On this day before me, the undersigned Notary Public, per	sonally appeared Roman Bernshtam	i, to me known to
be the individual described in and who executed the Modification es his or her free and voluntary mentioned.	ication of Mortgage, and acknowledg	ed that he or she
Given under my hand and official seal this 12 11	day oflep tember	, 20 <u>^</u>
By Dirich de la Cris	Residing at <u>Modie</u> , /	
Notary Public in and for the State of		
My commission expires $\frac{5}{30}$ $\frac{30}{200}$ $\frac{4}{30}$	- "OFFICIAL SEAL"	•
	DINA G DE LA CRUZ	• .
,	NOTARY PUBLIC STATE OF ILLINOIS \$	
· · · · · · · · · · · · · · · · · · ·	My Commission Expires 05/80/2004	
LENDER ACKNO	wledgmenBrokers Title In	
000	1111 W. 22r	nd Street
STATE OF	) Suite C	-10
2		
COUNTY OF COOK	Oakbrook, I	L 00525
	0.	† +
On this 12 day of September	2001 before me, the vice	
Public, personally appeared FDIF B- CROWLEY	and known to me to	o one LOAN
SERV. OFFICER, authorized agent for the Lender that	at executed the within and foregoing	instrument and
acknowledged said instrument to be the free and voluntary	$^\prime$ act and deed of the said Lender, di	uly authorized by
the Lender through its board of directors or otherwise, for the stated that he or she is authorized to execute this said inst		
of said Lender.		,
	Déciding et :	+ + - <sub>1</sub>
By My	Residing at	
Notary Public in and for the State		
My commission evolves		
My commission expires	- CAMARAGE SEAT	77.3
	CATHY MURPHY	<b>ξ</b>
	NOTARY PUBLIC STATE OF ILLIN	
• • •	Wy Commission Expires 03/16/2	003

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### (Continued) MODIFICATION OF MORTGAGE

Loan No: 8423466

Property of Cook County Clark's Office 0010910795

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