

Northview Bank & Trust  
245 Waukegan Road  
Northfield, IL 60093  
847-446-0245 (Lender)



0011050440

MODIFICATION AND  
EXTENSION OF MORTGAGE

<b>GRANTOR</b>		<b>BORROWER</b>	
James J. Copetas Andrea E. Copetas		James Copetas & Associates	
<b>ADDRESS</b>		<b>ADDRESS</b>	
6270 N. Leona Avenue Chicago, IL 60646		5406 W. Devon Avenue Ste. 206 Chicago, IL 60646	
<b>TELEPHONE NO.</b>	<b>IDENTIFICATION NO.</b>	<b>TELEPHONE NO.</b>	<b>IDENTIFICATION NO.</b>
773-775-6708	318-68-6277	773-775-5160	36-4112361

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 20TH day of SEPTEMBER, 2001, is executed by and between the parties indicated below and Lender.

A. On SEPTEMBER 20, 1999, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of TWO HUNDRED THOUSAND AND NO/100 Dollars (\$ 200,000.00 ), which

Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book \_\_\_\_\_ at Page \_\_\_\_\_ Filing date OCTOBER 14, 1999 as Document No. 99966596 in the records of the Recorder's (Registrar's) Office of COOK County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated SEPTEMBER 20, 1999 executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is extended to MARCH 20, 2002, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
- (2) The parties acknowledge and agree that, as of SEPTEMBER 20, 2001, the unpaid principal balance due under the Note was \$ 123,250.89, and the accrued and unpaid interest on that date was \$ 691.87.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:  
RENEW OF NORTHVIEW BANK & TRUST LOAN #3581802-9001 IN THE AMOUNT OF \$200,000.00.

O'Connor Title  
Services, Inc.

*JAC*

# 1311-042

# UNOFFICIAL COPY

## SCHEDULE A

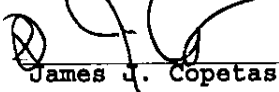
LOT 10 IN BLOCK 3 IN BECKER'S EDGEBROOK FOREST PRESERVE ADDITION, A SUBDIVISION OF LOTS 18, 19, 24 AND 25 IN BRONSON'S PART OF THE CALDWELL RESERVE IN TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Address of Real Property: 6270 N. Leona Avenue  
Chicago, IL 60646

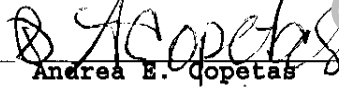
Permanent Index No.(s): 13-04-105-025

## SCHEDULE B

GRANTOR: James J. Copetas

  
James J. Copetas

GRANTOR: Andrea E. Copetas

  
Andrea E. Copetas

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

BORROWER: James Copetas & Associates

BORROWER:

James J. Copetas  
Its.

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

GUARANTOR:

GUARANTOR:

James J. Copetas

GUARANTOR:

GUARANTOR:

LENDER: Northview Bank & Trust

James L. Briggs  
Executive Vice President

State of Illinois )  
County of Cook ) ss.

State of \_\_\_\_\_ )  
County of \_\_\_\_\_ ) ss.

I, Kooi Lin Chaddah a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that James J. Copetas + Andrea E. Copetas personally known to me to be the same person s whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that They signed, sealed and delivered the said instrument as these free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this \_\_\_\_\_ by \_\_\_\_\_ as \_\_\_\_\_ on behalf of the \_\_\_\_\_

Given under my hand and official seal, this 20 day of September 2001

Given under my hand and official seal, this \_\_\_\_\_ day of \_\_\_\_\_

Kooi Lin Chaddah

Notary Public

Commission expires: 10/08/01  
**OFFICIAL SEAL**  
**KOOI LIN CHADDAH**  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES: 10/08/01

Commission expires: \_\_\_\_\_

Prepared by and return to: Northview Bank & Trust  
60093

245 Waukegan Road Northfield IL