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Cook County Recorder 27.50



RECORDATION REQUESTED BY:

The PrivateBank and Trust Company
Ten North Dearborn Street, Suite 900
Chicago, IL 60602-4202

WHEN RECORDED MAIL TO:

The PrivateBank and Trust Company
Ten North Dearborn Street, Suite 900
Chicago, IL 60602-4202



SEND TAX NOTICES TO:

Lowell Kraff and Caryn Kraff
210 East Walton Unit C
Chicago, IL 60611

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Trecia Smith
Ten North Dearborn
Chicago, IL 60602



THE PRIVATE BANK
AND TRUST COMPANY
MODIFICATION OF MORTGAGE

00-23569
PRAIRIE TITLE
6821 W. NORTH AVE.
OAK PARK, IL 60302

THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 3, 2000, BETWEEN Lowell Kraff and Caryn Kraff, Husband and Wife, (referred to below as "Grantor"), whose address is 210 East Walton Unit C, Chicago, IL 60611; and The PrivateBank and Trust Company (referred to below as "Lender"), whose address is Ten North Dearborn Street, Suite 900, Chicago, IL 60602-4202.

MORTGAGE. Grantor and Lender have entered into a mortgage dated June 13, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in Cook County as document number 97-481751

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

SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION

The Real Property or its address is commonly known as **210 East Walton Unit C, Chicago, IL 60611.** The Real Property tax identification number is 17-03-208-024-1003.

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

Purpose of loan is to increase existing line to \$1,100,000.00.

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 endorsers 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.

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

GRANTOR:

X Lowell Kraff
Lowell Kraff
X Caryn Kraff
Caryn Kraff

LENDER:

The PrivateBank and Trust Company

By: Theresa Shedrich
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) ss
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared Lowell Kraff and Caryn Kraff, 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.

Given under my hand and official seal this 15th day of February, 2000.

By Theresa Shedrich Residing at 10 N. Dearborn St.

Notary Public in and for the State of Illinois

My commission expires 7/21/2001



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 _____

Property of Cook County Clerk's Office

COMMITMENT

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SCHEDULE A - Page 2

PARCEL 1:

UNIT C IN THE 210 EAST WALTON CONDOMINIUM, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

A PARCEL OF LAND COMPRISED OF PARTS OF LOTS 35 AND 36 TOGETHER WITH A PART OF THE EAST 33 FEET OF LOT 34, ALL IN FITSIMMON'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF BLOCK 8 IN THE CANAL TRUSTEES' SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF FRACTIONAL SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON APRIL 7, 1994 AS DOCUMENT 94311800, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY, IN COOK COUNTY, ILLINOIS

PARCEL 2:

NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS AND ACCESS TO AND OVER THE DRIVEWAY LOCATED ON THE PROPERTY WEST OF AND ADJOINING THE LAND, AS CREATED AND SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED ON APRIL 7, 1994 AS DOCUMENT 94311800

PARCEL 3:

EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR STRUCTURAL SUPPORT, ACCESS TO AND MAINTENANCE AND USE OF COMMON FACILITIES ENCROACHMENTS, USE OF THE GARDEN AREA AND COMMON WALLS, FLOORS AND CEILINGS LOCATED ON THE PROPERTY NORTH OF AND ADJOINING THE LAND, AS CREATED AND SET FORTH IN THE DECLARATION OF COVENANTS CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED ON APRIL 7, 1994 AS DOCUMENT 94311800

PARCEL 4:

EASEMENT FOR THE BENEFIT OF PARCEL 1 FOR CONSTRUCTION AND MAINTENANCE OF A DOORWAY TO PROVIDE ACCESS TO AND FROM THE GARAGE FACILITY LOCATED ON THE PROPERTY NORTH OF AND ADJOINING THE LAND, AS CREATED AND SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS RECORDED ON APRIL 7, 1994 AS DOCUMENT 94311800

Commitment No. 00-23569

This commitment is invalid unless the Insuring Provisions and Schedules A and B are attached.