



0030358937

**NOTE MODIFICATION AGREEMENT**

Account Number 657621901-01

Lakeside Bank (the "Lender"), an Illinois Banking Corporation, and the undersigned, Adam J. Millstein and Jennifer Millstein (the "Borrowers"), agree as follows:

1. The Lender presently owns and holds BORROWERS' note, dated January 24, 2002 and payable to the Lender in the sum of \$96,000.00. The note is executed by Adam J. Millstein and Jennifer Millstein (the "Borrowers") in their capacity as prime obligors on the note.
2. The note is secured by, among other things, a mortgage of same date conveying the premises commonly known as 630 North State Street, #908, Chicago, Illinois 60610. The mortgage was recorded with the Cook County Recorder of Deeds on January 28, 2002 as Document Number 0020111387 and securing the real estate described in attached Exhibit "A". The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated herein by reference.
3. The Borrowers has requested and the Lender has agreed that the terms of the Loan be modified. Accordingly, but subject to the conditions hereinafter provided, the Note and Mortgage (and each of the other Loan Documents to the extent necessary to conform thereto) are hereby amended as follows:
  - (a) The Note has increased (from \$96,000.00) to \$200,000.00.
  - (b) The Contract Rate has been decreased (from Prime (P), floating per annum) to Prime minus One Half (P - ½%), floating per annum.
4. The Borrowers hereby warrant to the Lender that the title to the Premises and the priority of the Lien are in the same condition and subject to no exceptions other than as shown in the Loan Policy, except that the real estate taxes are currently paid and the Premises are free and clear from any mechanics (or other) liens with respect to any construction work thereon.

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- 5. The foregoing modification shall be effective as of the date hereof, all other provisions shall remain in full force and effect; the execution hereof by the Borrowers shall also constitute its direction upon the land trust to execute such documents reflecting this modification as the Bank may deem necessary or appropriate hereto.

Dated this 11th day of March 2003

LENDER:

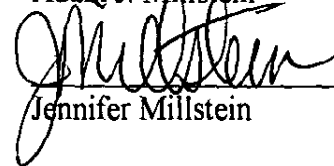
BORROWERS:

LAKESIDE BANK

BY:

  
 Suzanne Henson  
 Vice President

Adam J. Millstein

  
 Jennifer Millstein

This document was prepared by:  
 Donna J. Reinke  
 Lakeside Bank  
 1112 South Wabash Avenue  
 Chicago, Illinois 60605

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**UNOFFICIAL COPY****EXHIBIT "A"**

UNIT NOS. 907 AND 908 IN THE 630 NORTH STATE PARKWAY CONDOMINIUM AS  
DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

**PARCEL A:**

PART OF LOTS 1 AND 2 IN BLOCK 24 IN WOLCOTT'S ADDITION TO CHICAGO, A  
SUBDIVISION IN THE EAST ½ OF THE NORTHEAST ¼ OF SECTION 9, TOWNSHIP 39  
NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY,  
ILLINOIS.

**PARCEL B:**

PART OF THE SOUTH ½ OF BLOCK 37 IN KINZIE'S ADDITION TO CHICAGO, BEING A  
SUBDIVISION OF THE NORTH FRACTIONAL OF SECTION 10, TOWNSHIP 39 NORTH,  
RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

**PARCEL C:**

THE EAST 20 FEET 2 INCHES (20.17 FEET) OF LOTS 1 AND 2 ALL OF LOTS 3 AND 4  
OF THE ASSESSOR'S DIVISION OF LOT 16 IN BLOCK 24 IN WOLCOTT'S ADDITION  
TO CHICAGO IN THE EAST ½ OF THE NORTHEAST ¼ OF SECTION 9, TOWNSHIP 39  
NORTH, EAST OF THE THIRD PRINCIPAL MERIDIAN AND THE NORTH ½ OF BLOCK  
37 IN KINZIE'S ADDITION TO CHICAGO, A SUBDIVISION OF THE NORTH FRACTION  
OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL  
MERIDIAN IN COOK COUNTY, ILLINOIS

WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF FIRST  
AMENDED AND RESTATED RECORDED NOVEMBER 15, 2000 AS DOCUMENT  
00899713 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE  
COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

**COMMONLY KNOWN AS: 630 NORTH STATE STREET, #908, CHICAGO, ILLINOIS 60610**

**PIN: #17-09-227-024**

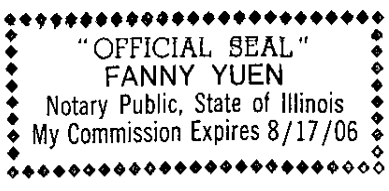
# UNOFFICIAL COPY

## INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ILLNOIS

COUNTY OF COOK

On the 13<sup>th</sup> day of March, 2003, before me personally came Eden J. Millstein, to me known to be the individual described in and who executed this Assignment hereof and acknowledged to me that he executed the same.



Fanny Yuen  
Notary Public

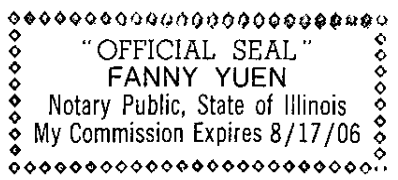
My Commission expires 8-17-2006

## INDIVIDUAL ACKNOWLEDGEMENT

STATE OF ILLNOIS

COUNTY OF COOK

On the 13<sup>th</sup> day of March, 2003, before me personally came Jennifer Millstein, to me known to be the individual described in and who executed this Assignment hereof and acknowledged to me that he executed the same.



Fanny Yuen  
Notary Public

My Commission expires 8-17-2006

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