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2003-04-04 14:44:49
Cook County Recorder 30.50

WHEN RECORDED MAIL TO:
NORTH SHORE COMMUNITY
BANK & TRUST
1145 WILMETTE AVENUE
WILMETTE, IL 60091



0030455142

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

NORTH SHORE COMMUNITY BANK & TRUST
1145 WILMETTE AVENUE
WILMETTE, IL 60091

Services, INC

3094-026

GRS

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 19, 2003, is made and executed between Ralph W. Ghiselli and Rebecca E. Ghiselli, married to each other, joint tenants, whose address is 2149 Old Glenview Road, Wilmette, IL 60091 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST, whose address is 1145 WILMETTE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 5, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded 10-19-01 as document number 0010974444 with the Cook County Recorder of Deeds.

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

PARCEL 1: LOT 37 IN THE COUNTY CLERK'S DIVISION OF FRACTIONAL SECTION 33, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPTING SEGER'S SUBDIVISION AND SPRINGER'S ADDITION TO WILMETTE) IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EAST 16 FEET OF THAT PART OF LOT 1 IN JOHN J. BLESSES DIVISION OF LOTS 34 AND 35 OF COUNTY CLERK'S DIVISION OF FRACTIONAL SECTION 32, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF THE SOUTH LINE EXTENDED WEST OF LOT 7 IN RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART TAKEN FOR GLENVIEW ROAD) IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2149 Old Glenview Road, Wilmette, IL 60091. The Real Property tax identification number is 05-33-301-016 and 05-33-301-033

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

Principal is increased to \$275,000.00 and the maturity date is extended.

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 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

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Authorized Signer

Joe Babin

LENDER:

Rebecca E. Ghiselli, Individually

Rebecca E. Ghiselli

Ralph W. Ghiselli, Individually

Ralph W. Ghiselli

GRANTOR:

MARCH 19, 2003.

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

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.

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MODIFICATION OF MORTGAGE

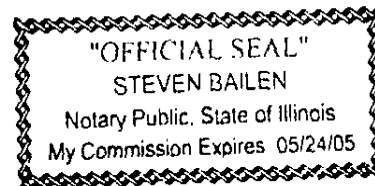
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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
COUNTY OF COOK)



On this day before me, the undersigned Notary Public, personally appeared **Ralph W. Ghiselli and Rebecca E. Ghiselli**, 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 21st day of March, 20 03

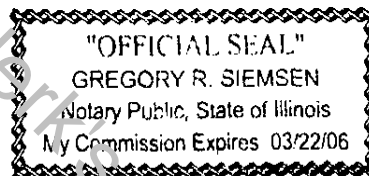
By Steve Bailen Residing at Wilmette

Notary Public in and for the State of Illinois

My commission expires 5/24/05

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
) SS
COUNTY OF COOK)



On this 21 day of MARCH, 2003 before me, the undersigned Notary Public, personally appeared Steve Bailen and known to me to be the Loan 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 WILMETTE, IL

Notary Public in and for the State of IL

My commission expires 3/22/06

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MODIFICATION OF MORTGAGE
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