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Eugene "Gene" Moore Fee: \$30.50 **Cook County Recorder of Deeds** Date: 04/30/2003 03:58 PM Pg: 1 of 4

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1112 South Wabash Avenue, Chicago, Illinois 60605

When recorded return valoan Operations, Lakeside Bank, 1112 South Wabash Avenue, Chicago, Illinois 60605

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this flee Estate Modification (Modification) is February 10, 2003. The parties and their addresses are:

MORTGAGOR:

LAKESIDE BANK, AS TRUSTEE, UNDER TRUST AUREEMENT DATED APRIL 3, 2001 AND KNOWN AS Diff Clarks O AND NOT PERSONALLY 10-2262 An Illinois Trust

55 West Wacker Drive Chicago, Illinois 60601

LENDER:

LAKESIDE BANK

Organized and existing under the laws of Illinois 55 W. WACKER DRIVE CHICAGO, Illinois 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated February 1, 2002 and recorded on May 2, 2002 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at Document No. 0020504119 and covered the following described Property:

LOT 18 IN THOMAS STINSON'S SUBDIVISION OF BLOCK 48 OF CANAL TRUSTEES' SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N. 17-17-325-003-0000

The property is located in Cook County at 1453 West Taylor Street, Chicago, Illinois 60607.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

Lakeside Bank, as Trustee, under Trust Agreement dated April 3, 2001 and known as 10-2262 Illinois Real Estate Modification

Initials

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The Security Instrument is modified as follows

- A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:
 - (1) Secured Debts. This Security Instrument will secure the following Secured Debts:
 - (a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, No. 6042489-04, dated February 1, 2002, from Mortgagor to Lender, with a loan amount of \$695,000.00 with an interest rate of 7.0 percent per year and maturing on March 10, 2008.
 - (b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mort goo'r's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law poverning unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpuse," as defined and required by federal law governing securities.
 - (c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
- 3. CONTINUATION OF TERMS. Excert at specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

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greement dated April 3, 2001 and known as 10-2262

AND NOT PERSONALLY

& TRUST OFFICER

RUST OFFICER

SEE RICER ATTACHED HERETO AND MADE A PART HEREOF.

LENDER:

LAKESIDE BANK

David V. Pinkerton, Senior Vice President

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| STATE OF ILLINOIS)) SS |
|---|
| COUNTY OF COOK) |
| |
| I, AGNES TAMUSUZA, a Notary Public in and for said County, in the State |
| aforesaid, do hereby certify that <u>VINCENT J. TOLVE, VICE PRESIDENT AND TRUST OFFICER</u> and |
| PHILIP CACCIATORE, ASST. TRUST OFFICER for LAKESIDE BANK as Trustee, and not |
| personally, under Trust Agreement dated APRIL 3, 2001 and known as Trust No. 10-2262, are personally |
| known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in |
| person and acknowledged unit they signed, sealed and delivered the said instrument as their free and voluntary act, for the |
| uses and purposes therein se (ic.th on this 29 TH day of APRIL, 2003. |
| OFFICIAL SEAL A. TAMUSUZA NOTARY FUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 6-12-2004 NOTARY PUBLIC |
| Commission Expires: |
| JUNE 12, 2004 |
| Commission Expires: JUNE 12, 2004 NOTARY PUBLIC |

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Lakeside Bank

55 WEST WACKER DRIVE . CHICAGO, ILLINOIS 60601-1699 . (312) 435-5100

MORTGAGE RIDER

THIS MORTGAGE or TRUST DEED is executed by LAKESIDE BANK, not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the other party(ies) hereunder and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Mortgage or Trust Deed shall be construed as creating any Liabil tv on LAKESIDE BANK or on any of the beneficiaries under said Trust Agreement personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability if any, being expressly waived, and that any recovery on this Mortgage or Trust Deed and the Note secured hereby shall be solely against and cut of the property hereby conveyed by enforcement of the provisions neveof and of said Note, but this waiver shall in no way affect the personal liability of the cosigner, endorser or guarantor of said Note. SOM CO