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RECORDATION REQUESTED BY:

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

Doc#: 0400742610
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 01/07/2004 02:42 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

ATTN: Scott DeBeer

SEND TAX NOTICES TO:

Linda Rae Murray
Susan Avila
5344 S. Hyde Park Blvd., # 1F
Chicago, IL 60615

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

BE

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 24, 2003, is made and executed between Linda Rae Murray and Susan Avila, whose address is 5344 S. Hyde Park Blvd., # 1F, Chicago, IL 60615 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is Ten North Dearborn Street, Suite 900, Chicago, IL 60602-4202 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 13, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded July 14, 2003 in the Office of the Recorder of Deeds of Cook County as Document Number 0319342105.

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

UNIT NUMBER 1-"B", AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL): LOT 9 IN BLOCK 34 IN HYDE PARK, A SUBDIVISION OF THE EAST HALF OF THE SOUTH EAST QUARTER AND THE EAST HALF OF THE NORTHEAST FRACTIONAL QUARTER OF SECTION 11 AND THE NORTH PART OF THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 12, AND THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY AT ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM MADE BY THE NORTHERN TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 1, 1975, KNOWN AS TRUST NUMBER "TH"-00138, AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 23349933; TOGETHER WITH AN UNDIVIDED 9.42 PER CENT INTEREST IN SAID PARCEL (EXCEPTIONG FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE

1409-008118203 SK (CF)

777 333-0171

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4568001520

UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK, ILLINOIS.

The Real Property or its address is commonly known as 5344 S. Hyde Park Blvd., #1B, Chicago, IL 60615. The Real Property tax identification number is 20-12-111-025-1004

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


Principal increase in the amount of \$25,000.00. being in loan amount to \$85,000.00 from \$60,000.00. All other terms and conditions of the original Promissory Note dated May 13, 2003 remain the same.

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 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.


GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 24, 2003.

GRANTOR:

X 
Linda Rae Murray, Individually

X 
Susan Avila, Individually

LENDER:

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4568001520

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

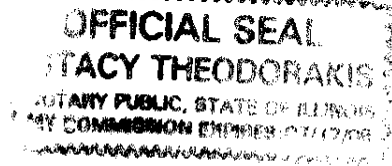
On this day before me, the undersigned Notary Public, personally appeared **Linda Rae Murray and Susan Avila**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24 day of November, 2003

By Stacy Theodorakis Residing at 1000 GREEN BAY RD
WINNETKA, IL. 60093

Notary Public in and for the State of Illinois

My commission expires 7/17/05



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 24 day of November, 2003 before me, the undersigned Notary Public, personally appeared Holly H. [unclear] and known to me to be the lender Banking 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 Stacy Theodorakis Residing at 1000 GREEN BAY RD
WINNETKA, IL. 60093

Notary Public in and for the State of Illinois

My commission expires 7/17/05



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4568001520

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