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RECORDATION REQUESTED BY:
COSMOPOLITAN BANK AND
TRUST
801 NORTH CLARK STREET
CHICAGO, IL 60610

Doc#: 0407001253
Eugene "Gene" Moore Fee: \$32.00
Cook County Recorder of Deeds
Date: 03/10/2004 02:45 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:
COSMOPOLITAN BANK AND
TRUST
801 NORTH CLARK STREET
CHICAGO, IL 60610

SEND TAX NOTICES TO:
COSMOPOLITAN BANK AND
TRUST
801 NORTH CLARK STREET
CHICAGO, IL 60610

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Sue Remegi
COSMOPOLITAN BANK AND TRUST
801 NORTH CLARK STREET
CHICAGO, IL 60610

STEWART TITLE OF ILLINOIS
2 NORTH LaSALLE STREET, SUITE 1820
CHICAGO, IL 60602

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 3, 2004, is made and executed between Thomas H. Rowland and Patricia N. Harada, whose address is 939 Illinois Road, Wilmette, IL 60091; Stephen J. Moore and Elizabeth-Shuman Moore, whose address is 1839 W. Chase, Chicago, IL 60626, as Tenants in Common (referred to below as "Grantor") and COSMOPOLITAN BANK AND TRUST, whose address is 801 NORTH CLARK STREET, CHICAGO, IL 60610 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 22, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded 12-1-03, 2003 in the Cook County Recorder of Deeds Office as Document No. 0333511107.

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

UNIT 400 IN THE SUPERIOR WELLS CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS 1 AND 2 IN BLOCK 18 IN NEWBERRY'S ADDITION TO CHICAGO, A SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT D TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, RECORDED FEBRUARY 21, 2003 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 0030249015, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 200 West Superior, Chicago, IL 60610. The Real Property tax identification number is 17-09-202-021-0000

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 001

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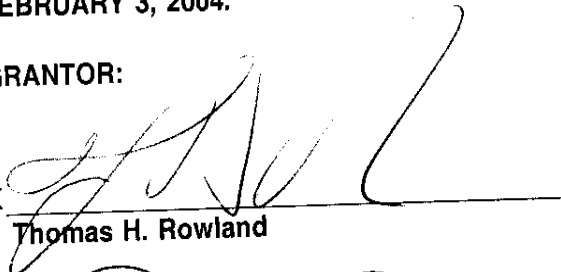
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

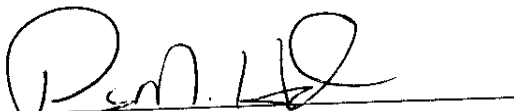
Effective the date of this Modification, the definition of "Note" shall be amended as follows: the word Note shall mean, i) the Promissory dated October 22, 2003 in the principal amount of \$398,700.00 between Thomas H. Rowland, Patricia N. Harada, Stephen J. Moore and Elizabeth-Shuman Moore and Cosmopolitan Bank and Trust; ii) the Promissory Note dated February 3, 2004 in the amount of \$80,000.00 between Thomas H. Rowland, Patricia N. Harada, Stephen J. Moore and Elizabeth-Shuman Moore and Cosmopolitan Bank and Trust, and any and all renewals, modifications or substitutions thereof and; iii) the "Maximum Lien" amount is hereby increased to \$957,400.00.


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.

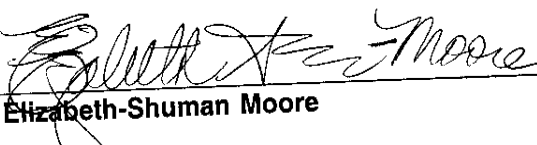
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 3, 2004.

GRANTOR:

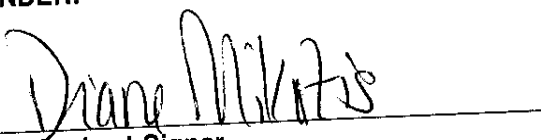
X 
Thomas H. Rowland

X 
Patricia N. Harada

X 
Stephen J. Moore

X 
Elizabeth-Shuman Moore

LENDER:

X 
Authorized Signer

San Diego County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared ~~Thomas H. Rowland, Patricia N. Harada, Stephen J. Moore, and Elizabeth Shuman Moore~~, 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 3 day of February, 20 04

By Leone A Levitz
 Notary Public in and for the State of ILLINOIS

Residing at 1198 Franklin Ln
Buffalo Grove, Ill

My commission expires 1-20-07



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 4th day of February, 2004 before me, the undersigned Notary Public, personally appeared Danem Mikulic and known to me to be the Assistant Vice President, 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 Ausan M. Lemegi
 Notary Public in and for the State of Illinois
 My commission expires 9-16-04

Residing at Jansing FL



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 001

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared ~~Thomas H. Rowland; Patricia N. Harada; Stephen J. Moore; and Elizabeth-Shuman Moore~~, 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 3rd day of February, 20 09

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 7-24-06



LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
 COUNTY OF _____)

On this _____ day of _____, _____ 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 _____

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

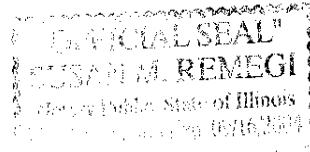
On this day before me, the undersigned Notary Public, personally appeared **Thomas H. Rowland and Patricia N. Harada**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4th day of February, 20 04

By Susan M. Remegi Residing at Harving, IL

Notary Public in and for the State of Illinois

My commission expires 9-16-04



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 4th day of February, 2004 before me, the undersigned Notary Public, personally appeared Diane M. Morris and known to me to be the Assistant Vice President, 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 Susan M. Remegi Residing at Harving, Illinois

Notary Public in and for the State of Illinois

My commission expires 9-16-04

