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**RECORDATION REQUESTED BY:**

**OXFORD BANK & TRUST**  
Lake Street Branch  
1100 WEST LAKE STREET  
P.O. BOX 129  
ADDISON, IL 60101



**WHEN RECORDED MAIL TO:**

**OXFORD BANK & TRUST**  
Lake Street Branch  
1100 WEST LAKE STREET  
P.O. BOX 129  
ADDISON, IL 60101

**Doc#: 0434914233**  
Eugene "Gene" Moore Fee: \$32.00  
Cook County Recorder of Deeds  
Date: 12/14/2004 11:07 AM Pg: 1 of 5

**SEND TAX NOTICES TO:**

**OXFORD BANK & TRUST NO.**  
750 DATED OCTOBER 20,  
1999  
1100 WEST LAKE STREET  
ADDISON, IL 60101

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

**MICHAEL A. PAWLAK, SENIOR VICE PRESIDENT**  
**OXFORD BANK & TRUST**  
1100 WEST LAKE STREET  
ADDISON, IL 60101

**ORIGINAL**

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated November 12, 2004, is made and executed between **OXFORD BANK & TRUST**, not personally but as Trustee on behalf of **OXFORD BANK & TRUST NO. 750 DATED OCTOBER 20, 1999**, whose address is 1100 WEST LAKE STREET, ADDISON, IL 60101 (referred to below as "Grantor") and **OXFORD BANK & TRUST**, whose address is 1100 WEST LAKE STREET, P.O. BOX 129, ADDISON, IL 60101 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 12, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**AS RECORDED ON 8-17-2004 AS DOCUMENT #0423001253.**

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 3842 AND 3844-50 N. ASHLAND AVE., CHICAGO, IL 60657. The Real Property tax identification number is 14-19-216-024, 14-19-216-022 and 14-19-216-023

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

**THE PRINCIPAL AMOUNT OF THE LOAN HAS BEEN INCREASED FROM \$250,000.00 TO \$300,000.00. THE LOAN MATURITY IS HEREBY CHANGED TO AN "ON DEMAND" BASIS. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

**BOX 334 CTI**

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## MODIFICATION OF MORTGAGE

Loan No: 8343530-5

(Continued)

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**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 12, 2004.**

**GRANTOR:**

**OXFORD BANK & TRUST NO. 750 DATED OCTOBER 20, 1999**

**OXFORD BANK & TRUST, not personally but as Trustee under that certain trust agreement dated 10-20-1999 and known as OXFORD BANK & TRUST NO. 750 DATED OCTOBER 20, 1999.**

By: *Irene S. Nowicki*  
**IRENE S. NOWICKI, Vice President of OXFORD BANK & TRUST**

**LENDER:**

**OXFORD BANK & TRUST**

x *Michael A Pawlak*  
**Authorized Signer** *SVP*

*(mirrored text from reverse side)*  
 Lender's consent is given conditionally but solely as stated above. All the covenants, conditions and warranties contained in the original Mortgage shall be deemed to be assumed by the Lender and no personal liability shall be asserted against OXFORD BANK & TRUST by reason of any such consent, statement, representation or warranties contained in this Modification.

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## MODIFICATION OF MORTGAGE

Loan No: 8343530-5

(Continued)

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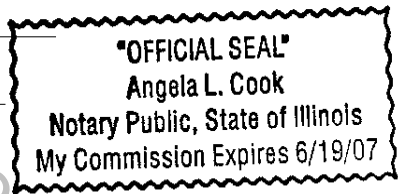
### TRUST ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

On this 8<sup>th</sup> day of December, 2004 before me, the undersigned Notary Public, personally appeared **IRENE S. NOWICKI, Vice President of OXFORD BANK & TRUST**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Angela L. Cook Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_  
 My commission expires \_\_\_\_\_



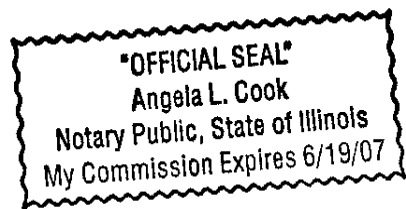
### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

On this 8<sup>th</sup> day of December, 2004 before me, the undersigned Notary Public, personally appeared Michael A. Pawlak and known to me to be the Senior 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 Angela L. Cook Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_  
 My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 8343530-5

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## EXHIBIT "A"

LOT 7 (EXCEPT THAT PART THEREOF LYING EAST OF A LINE 50 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SECTION 19) IN CHARLES J. FORD'S SUBDIVISION OF BLOCK 18 IN SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST  $\frac{1}{4}$  OF THE NORTHEAST  $\frac{1}{4}$  OF THE SOUTHEAST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  AND THE EAST  $\frac{1}{2}$  OF THE SOUTHEAST  $\frac{1}{4}$  THEROF), IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS 3842, North Ashland Avenue, Chicago, IL 60657

PIN: 14-19-216-024-000

AND

LOTS 3, 4 AND 5 (EXCEPT THAT PART OF SAID LOTS LYING EAST OF A LINE 50 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN CHARLES J. FORD'S SUBDIVISION OF BLOCK 18 OF THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST  $\frac{1}{4}$  OF THE NORTHEAST  $\frac{1}{4}$  OF THE SOUTHEAST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  AND THE EAST  $\frac{1}{2}$  OF THE SOUTHEAST  $\frac{1}{4}$  THEREOF) IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 3844-50 North Ashland Avenue, Chicago, IL 60657

PIN: 14-19-216-022-0000;

AND

LOT 6 (EXCEPT THAT PART THEREOF TAKEN BY THE CITY FOR WIDENING ASHLAND AVENUE) IN CHARLES J. FORD'S SUBDIVISION OF BLOCK 18 OF THE SUBDIVISION OF OGDEN AND OTHERS IN SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST  $\frac{1}{4}$  OF THE NORTHEAST  $\frac{1}{4}$  OF THE SOUTHEAST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  AND THE EAST  $\frac{1}{2}$  OF THE SOUTHEAST  $\frac{1}{4}$  THEREOF) IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 3844-50 North Ashland Avenue, Chicago, IL 60657

PIN: 14-19-216-023-0000