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Doc#: 0519442201  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 07/13/2005 11:05 AM Pg: 1 of 4

Doc#: 0501302351  
Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 01/13/2005 11:40 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
American Chartered Bank  
1199 E. Higgins Rd.  
Schaumburg, IL 60173

\* RE-RECORD TO CORRECT DOCUMENT 0328133038 FOR RECORDER'S USE ONLY  
NUMBER BEING MODIFIED

This Modification of Mortgage prepared by:

American Chartered Bank  
1199 E. Higgins Road  
Schaumburg, IL 60173

23148917-2 1/4 8170713

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 22, 2004, is made and executed between Stanley Zilber, Dimitry Spector and Alexander Ryabov (referred to below as "Grantor") and American Chartered Bank, whose address is 1199 E. Higgins Rd., Schaumburg, IL 60173 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 22, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 8, 2003 as Document #0328133038 in the Cook County Recorder's Office.

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

LOT 5 IN BLOCK 5 IN MANUS NORTH SHORE ESTATES, BEING IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 5, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 685 Helen Drive, Northbrook, IL 60062. The Real Property tax identification number is 04-05-406-005

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

This Modification of Mortgage reflects the following:

- (1) An increase in the principal amount of the above referenced mortgage from \$1,028,000.00 to \$1,193,000.00
- (2) At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the note amount of \$1,193,000.00. All other terms and conditions 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

BOX 333-CT1

Handwritten initials: H, CM

Handwritten initials: H, J

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 628208301

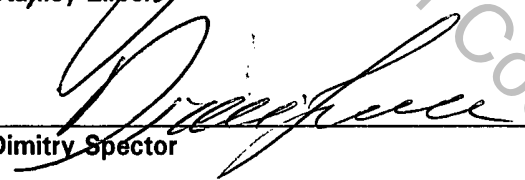
Page 2

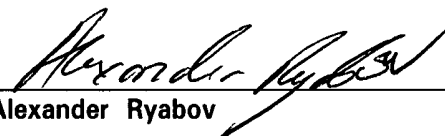
in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, 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 AUGUST 22, 2004.**

GRANTOR:

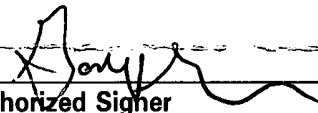
X   
Stanley Zilber

X   
Dimitry Spector

X   
Alexander Ryabov

LENDER:

AMERICAN CHARTERED BANK

X   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 628208301

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

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COUNTY OF KANE

On this day before me, the undersigned Notary Public, personally appeared **Stanley Zilber; Dimitry Spector; and Alexander Ryabov**, 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 22<sup>ND</sup> day of AUGUST, 2004.

By Amy Jennifer Carr Residing at American Chartered Bank

Notary Public in and for the State of ILLINOIS

My commission expires 08/03/08

### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

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) SS

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COUNTY OF KANE

On this 22<sup>ND</sup> day of AUGUST, 2004 before me, the undersigned Notary Public, personally appeared GARRETH H. NIELSEN and known to me to be the 1<sup>ST</sup> 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 Amy Jennifer Carr Residing at American Chartered Bank

Notary Public in and for the State of ILLINOIS

My commission expires 08/03/08

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## MODIFICATION OF MORTGAGE

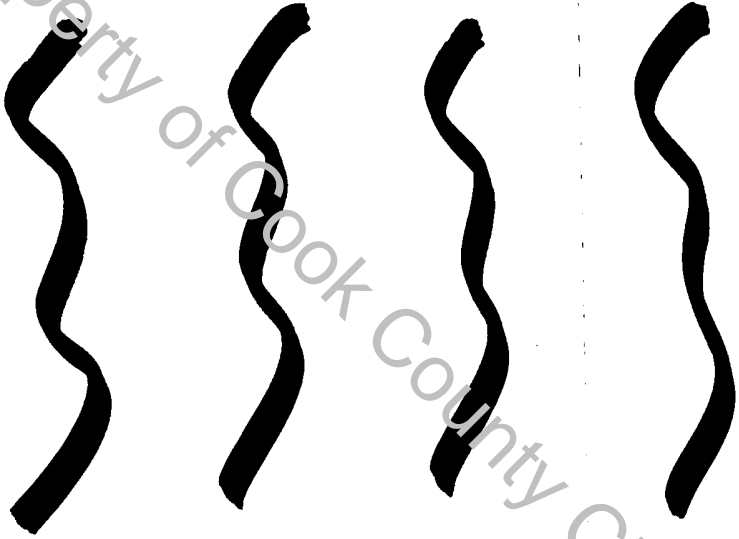
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Loan No: 628208301

Page 4

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