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WHEN RECORDED MAIL TO:  
Northbrook Bank & Trust  
1100 Waukegan Road  
Northbrook, IL 60062

Doc#: 0631708015 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/13/2006 08:10 AM Pg: 1 of 4

PROPERTY OF  
CLERK'S OFFICE

FOR RECORDED

This Modification of Mortgage prepared by:  
Northbrook Bank & Trust Company - Loan Servicing  
245 Waukegan Road  
Northfield, IL 60093

025041393

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## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 25, 2006, is made and executed between Karkor Birazian and Vivian Birazian, his wife, not as joint tenants or tenants in common, but as tenants by the entirety (referred to below as "Grantor") and Northbrook Bank & Trust Company, whose address is 1100 Waukegan Road, Northbrook, IL 60062 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 4, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**RECORDED MARCH 22, 2006 AS DOCUMENT # 0608135172.**

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

LOT 22 IN AVANTI RIDGE, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 7, 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 821 Pinto Lane, Northbrook, IL 60062. The Real Property tax identification number is 04-07-110-051-0000.

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

**THE TOTAL OF ALL INDEBTEDNESS SO SECURED IS INCREASED TO AND SHALL NOT EXCEED TWO HUNDRED AND FIFTY THOUSAND DOLLARS AND 00/100 (\$250,000.00).**

**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,

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1

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 OCTOBER 25, 2006.

GRANTOR:

X Karkor Birazian  
Karkor Birazian

X Vivian Birazian  
Vivian Birazian

LENDER:

NORTHBROOK BANK & TRUST COMPANY

X Armen Madrosian  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 1

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL. )  
 )  
 ) SS  
 )  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Karkor Birazian and Vivian Birazian**, 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 28th day of October, 2006.

By Armineh Madroosian Residing at Northbrook IL.

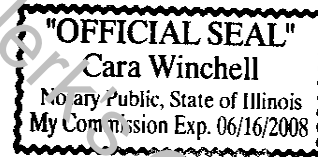
Notary Public in and for the State of Illinois

My commission expires 12-15-2009



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 )  
 COUNTY OF COOK )



On this 28th day of OCTOBER, 2006 before me, the undersigned Notary Public, personally appeared ARMINEH MADROOSIAN and known to me to be the BRANCH MANAGER, 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 C. Winchell Residing at 445 WAUKEGAN ROAD

Notary Public in and for the State of IL

My commission expires 6/16/08

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 1

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