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Doc#: 0705246153 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/21/2007 03:48 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

American Chartered Bank
955 National Parkway
Suite 60
Schaumburg, IL 60173

#52

FOR RECORDER'S USE ONLY

4m

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 15, 2007, is made and executed between Natalie Veprinsky, a/k/a Natalya Veprinsky (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 May 15, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on July 7, 2006 as Document #0618844017 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:

PARCEL 1:

UNIT 207 IN THE CLOISTERS CONDOMINIUM, AS DELINEATED ON THE SURVEY OF CERTAIN LOTS OR PARTS THEREOF IN J.D. LOVETT'S SUBDIVISION, BEING A SUBDIVISION LOCATED IN SECTION 35, TOWNSHIP 42, NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED NOVEMBER 6, 2000 AS DOCUMENT 00874071, IN COOK COUNTY ILLINOIS, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATION.

PARCEL 2:

EXCLUSIVE RIGHT TO USE P-S 4 AND 5 AS A LIMITED COMMON ELEMENT AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00874071

The Real Property or its address is commonly known as 1625 Glenview Road, Suite 207, Glenview, IL 60025. The Real Property tax identification number is 04-35-401-012-1009.

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

This Modification of Mortgage reflects the following:

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 13186502

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- (1) An increase in the principal amount of Indebtedness secured by the Mortgage to \$82,500.00;
- (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 \$82,500.00;
- (3) That the above referenced Mortgage now secures a promissory note dated January 15, 2007 in the principal amount of \$82,500.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The promissory note described in this paragraph is a refinancing of, modification of, and substitution for the Note described in the Mortgage.

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 endorser 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.

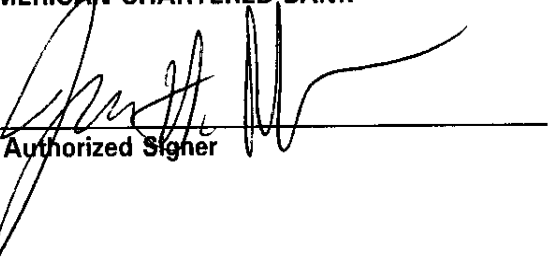
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 15, 2007.

GRANTOR:

X 
 Natalya Vepriusky

LENDER:

AMERICAN CHARTERED BANK

X 
 Authorized Signer

DeKalb County Clerk's Office

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MODIFICATION OF MORTGAGE

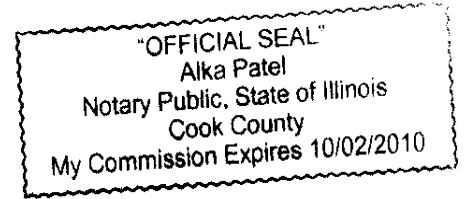
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Natalya Veprinsky**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25th day of January, 2007.

By [Signature] Residing at Glenview, IL 60026

Notary Public in and for the State of ILLINOIS

My commission expires _____

LENDER ACKNOWLEDGMENT

STATE OF IL)
)
) SS
)
 COUNTY OF DePue)

On this 30 day of January, 2007 before me, the undersigned Notary Public, personally appeared Jennifer Mison and known to me to be the Asst VP, 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, fully 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 [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires 6/5/10

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 13186502

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