

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077



Doc#: 0726308206 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/20/2007 03:12 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

025072049

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
NORTH SHORE COMMUNITY BANK & TRUST  
7800 Lincoln Avenue  
Skokie, IL 60077

CTIC-HE

## MODIFICATION OF MORTGAGE

MAYSE

**THIS MODIFICATION OF MORTGAGE** dated July 26, 2007, is made and executed between Colin B. Kovas, unmarried, whose address is 4046 N. Clark Street, #F, Chicago, IL 60613 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 26, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on August 21, 2000 as document number 00641013 in the Cook County Recorder of Deeds Office.

**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.

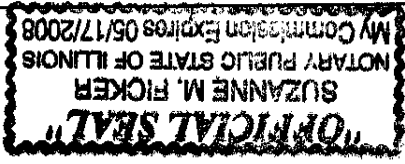
The Real Property or its address is commonly known as 4046 N. Clark Street, #F, Chicago, IL 60613. The Real Property tax identification number is 14-17-315-020.

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

The principal is increased to \$100,000.00 and the maturity date is extended.

**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

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*Suzanne M. Ficker*  
My commission expires 5/17/2008

By Suzanne M. Ficker  
Residing at 28269 X. Garland Rd. Wauconda, IL 60084  
day of August, 2007.

Notary Public in and for the State of Illinois

On this day before me, the undersigned Notary Public, personally appeared Colin Kovas, 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 30<sup>th</sup>

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois  
COUNTY OF Cook

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X *Gregory K. Hank*  
Authorized Signer

LENDER:

X Colin Kovas

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 26, 2007.

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.

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## MODIFICATION OF MORTGAGE

Loan No: 0390012297-1

(Continued)

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### LENDER ACKNOWLEDGMENT

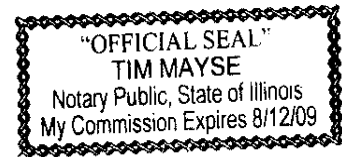
STATE OF IL. )  
 ) SS  
 COUNTY OF Cook )

On this 30<sup>th</sup> day of August, 2007 before me, the undersigned Notary Public, personally appeared Jacqueline W. Pearl 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 Tim M Residing at St. Charles

Notary Public in and for the State of IL.

My commission expires 8/12/09



Notary Public, State of Illinois  
 Clerk's Office

**UNOFFICIAL COPY**  
 CHICAGO TITLE INSURANCE COMPANY  
 ALTA RESIDENTIAL LIMITED COVERAGE  
 JUNIOR LOAN POLICY

## LEGAL DESCRIPTION (CONTINUED)

POLICY NO.: 1408 025079049 HE

THAT PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING WESTERLY OF THE WESTERLY LINE OF CLARK STREET, LYING EAST OF A LINE WHICH IS 100 FEET EAST OF AND PARALLEL WITH THE EAST LINE OF SOUTHPORT AVENUE, LYING NORTH OF A LINE WHICH IS 353 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID SOUTHWEST 1/4 OF SECTION 17 AND LYING SOUTHEASTERLY OF A LINE WHICH IS 100 FEET SOUTHEASTERLY OF AND PARALLEL WITH THE SOUTHEASTERLY LINE OF BELLE PLAINE AVENUE, (EXCEPT THAT PART OF THE LAND DEDICATED FOR PUBLIC ALLEY BY PLAT RECORDED NOVEMBER 22, 1971 AS DOCUMENT 21719002), ALL IN COOK COUNTY, ILLINOIS

PARCEL 1: (KNOWN AS UNIT 4046F )

THAT PART OF THE ABOVE DESCRIBED AS FOLLOWS::

COMMENCING AT THE SOUTHERLY LINE OF 16 FOOT ALLEY AS DESCRIBED PER DOCUMENT NUMBER 21719002 AND THE WESTERLY LINE OF NORTH CLARK STREET; SAID POINT OF COMMENCEMENT ALSO BEING THE NORTHEAST CORNER OF THE ABOVE DESCRIBED TRACT; THENCE SOUTH 23 DEGREES, 16 MINUTES, 48 SECONDS EAST ALONG THE WESTERLY LINE OF NORTH CLARK STREET 240.27 FEET; THENCE SOUTH 89 DEGREES, 59 MINUTES, 49 SECONDS WEST 142.75 FEET TO THE POINT OF BEGINNING; THENCE NORTH 00 DEGREES, 00 MINUTES, 11 SECONDS WEST 20.76 FEET; THENCE NORTH 23 DEGREES, 29 MINUTES, 47 SECONDS WEST 11.57 FEET; THENCE NORTH 66 DEGREES, 25 MINUTES, 20 SECONDS EAST 17.71 FEET; THENCE SOUTH 23 DEGREES, 11 MINUTES, 48 SECONDS EAST 7.51 FEET; THENCE SOUTH 66 DEGREES, 37 MINUTES, 04 SECONDS WEST 0.37 FEET; THENCE SOUTH 23 DEGREES, 29 MINUTES, 47 SECONDS EAST 11.94 FEET; THENCE SOUTH 00 DEGREES, 00 MINUTES, 11 SECONDS EAST 20.45 FEET; THENCE SOUTH 89 DEGREES, 59 MINUTES, 49 SECONDS WEST 19.00 FEET TO THE POINT OF BEGINNING.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS FOR GRACELAND COURT TOWNHOMES, RECORDED AS DOCUMENT NUMBER 08128213.