

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

1st Equity Bank  
3956 West Dempster St  
Skokie, IL 60076



Doc#: 0726742062 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/24/2007 09:45 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

1st Equity Bank  
3956 West Dempster St  
Skokie, IL 60076

**SEND TAX NOTICES TO:**

RON BERMAN  
MICHELE M. BERMAN  
1757 W SURF  
CHICAGO, IL 60614

FOR RECORDER'S USE ONLY

8271838Jaf |

This Modification of Mortgage prepared by:

Dov Carl  
1<sup>ST</sup> Equity Bank  
3956 W. Dempster  
Skokie, IL 60076

14

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated April 19, 2007, is made and executed between **RON BERMAN** and **MICHELE BERMAN**, AS HUSBAND AND WIFE (referred to below as "Grantor") and 1st Equity Bank, whose address is 3956 West Dempster St, Skokie, IL 60076 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 19, 2006 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**FILING DATE JULY 28, 2005 AS DOCUMENT NO. 0520935092 IN THE RECORDS OF THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS.**

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

LOT 11 IN COLUMBIA PLACE SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 29, 2004 AS DOCUMENT 0433432082, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 ABOVE FOR INGRESS AND EGRESS PURSUANT TO DECLARATION RECORDED MARCH 31, 2003 AS DOCUMENT 0030435492 BY PAULINA VENTURE I, LLC

PARCEL 3: A NON-EXCLUSIVE EASEMENT FOR THE BENEFIT OF PARCELS 1 AND 2 AS CREATED BY DECLARATION OF EASEMENTS, RESTRICTIONS, AND COVENANTS FOR THE WEST SURF HOMEOWNERS ASSOCIATION DATED MAY 7, 2003 AND RECORDED AS DOCUMENT 0314118092 FOR THE PURPOSE OF INGRESS AND EGRESS OVER THE COMMON AREA, DESCRIBED AS LOT 8, EXCEPT THE EAST 25 FEET THEREOF, LOT 9, EXCEPT THE EAST 25 FEET <THG AND THE WEST 1 FOOT OF LOT 9 AND

The Real Property or its address is commonly known as 1757 W SURF, CHICAGO, IL 60614. The Real Property tax identification number is 14-30-223-269-0000.

**BOX 333-CT1**

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

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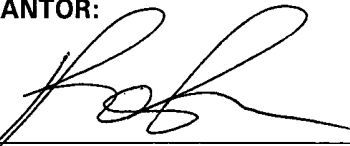
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**GRANTOR HAS REQUESTED AND RECEIVED AN ADDITIONAL \$130,000.00 BRING THE LOAN BALANCE TO \$430,000.00 WITH A NEW MATURITY DATE IS 04/19/07.**

**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.

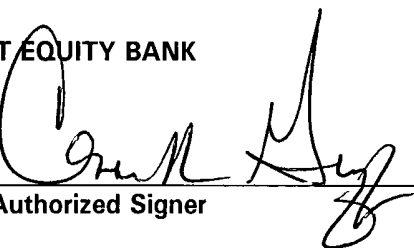
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 19, 2007.**

**GRANTOR:**

x   
\_\_\_\_\_  
**RON BERMAN**

x   
\_\_\_\_\_  
**MICHELE M. BERMAN**

**LENDER:**

**1ST EQUITY BANK**  
x   
\_\_\_\_\_  
**Authorized Signer**

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **RON BERMAN** and **MICHELE M. BERMAN**, 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 19<sup>th</sup> day of April, 2007.

By \_\_\_\_\_ Residing at 3956 W Dempster

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 19<sup>th</sup> day of April, 2007 before me, the undersigned Notary Public, personally appeared Connie R Griffin and known to me to be the Vice President, authorized agent for **1st Equity Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **1st Equity Bank**, duly authorized by **1st Equity Bank** 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 in fact executed this said instrument on behalf of **1st Equity Bank**.

By [Signature] Residing at 3956 W Dempster

Notary Public in and for the State of IL

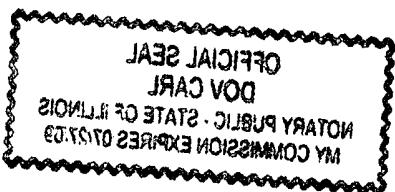
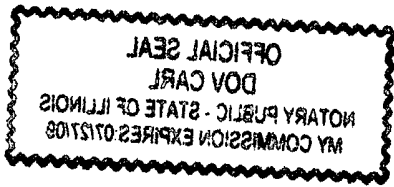
My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE (Continued)

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