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Doc#: 0805618093 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/25/2008 05:05 PM Pg: 1 of 4

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559
When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is February 3, 2008. The parties and their addresses are:

MORTGAGOR:

JEFFREY J. INGALLS
23 North Green Street #401
Chicago, Illinois 60607

AMY E. COE-INGALLS
23 North Green Street, #401
Chicago, Illinois 60607

LENDER:

LAKESIDE BANK
Organized and existing under the laws of Illinois
55 W. WACKER DRIVE
CHICAGO, Illinois 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated February 3, 2006 and recorded on February 3, 2006 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds as Document Number 0603427188 and covered the following described Property: PIN # 20-20-112-045 0000
20-20-401-039 0000

PARCEL 1: UNIT 401 AND P-12 AND P-13 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 23 ON GREEN CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 04328234100 IN THE SOUTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PARCEL 2: EXCLUSIVE USE FOR STORAGE PURPOSES IN AND TO STORAGE SPACE NO. S-12, A LIMITED COMMON ELEMENT, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS.

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The property is located in Cook County at 23 North Green Street #401, Parking Space P-12 and P-13 and Storage Space S-12, Chicago, Illinois 60607.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 6054469-01, dated February 3, 2006, from Mortgagor to Lender, with a loan amount of \$27,637.50, with an initial interest rate of 7.0 percent per year (this is a variable interest rate and may change as the promissory note prescribes) and maturing on February 3, 2009.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:


Jeffrey J. Ingalls

Individually


Amy E. Coe-Ingalls

Individually

LENDER:

LAKESIDE BANK

By 
James P. McGrogan, Vice President

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ACKNOWLEDGMENT.

(Individual)

State OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 3~~rd~~ day of February, 2008

by Jeffrey J. Ingalls .

My commission expires: 10-18-10

Danielle Graziani
(Notary Public)



(Individual)

State OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 3~~rd~~ day of February, 2008

by Amy E. Coe-Ingalls .

My commission expires: 10-18-10

Danielle Graziani
(Notary Public)



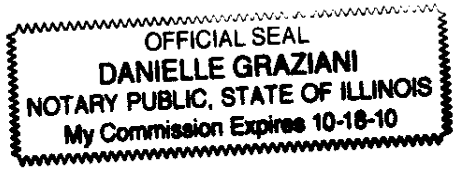
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(Lender Acknowledgment)

State OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 3rd day of February, 2008
by James P. McGrogan -- Vice President of LAKESIDE BANK, a corporation, on behalf of the corporation.

My commission expires: 10-18-10

Danielle Graziani
(Notary Public)



Property of Cook County Clerk's Office