

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

CAMBRIDGE BANK  
1100 SOUTH RAND ROAD  
LAKE ZURICH, IL 60047



Doc#: 0807433107 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/14/2008 10:01 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

CAMBRIDGE BANK  
1100 SOUTH RAND ROAD  
LAKE ZURICH, IL 60047

**SEND TAX NOTICES TO:**

CAMBRIDGE BANK  
1100 SOUTH RAND ROAD  
LAKE ZURICH, IL 60047

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

JFL 26789 / [Signature]  
28015717

[Signature]

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated March 10, 2008, is made and executed between John Adrahtas and Nitsa Adrahtas, husband and wife, (referred to below as "Grantor") and CAMBRIDGE BANK, whose address is 1100 SOUTH RAND ROAD, LAKE ZURICH, IL 60047 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 11, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 25, 2004 in the Cook County Recorder's Office as Document Number 0417742161.

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

LOTS 15 AND 16 (EXCEPT THAT PART TAKEN FOR WIDENING WESTERN AVENUE) IN BLOCK 24 IN W.P. KAISER AND COMPANY'S ARCADIA TERRACE, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE WEST 33 FEET THEREOF) AND THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5618-20 N. Western Avenue, Chicago, IL 60659-5113. The Real Property tax identification number is 13-01-432-026-0000 & 13-01-432-027-0000.

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

The principal balance of the Promissory Note secured by the aforesaid Mortgage has been increased as of the date of this Modification of Mortgage from \$250,000.00 to \$485,000.00. 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 \$970,000.00.

**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

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MAR 14 2008

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## MODIFICATION OF MORTGAGE

Loan No: 74004003


(Continued)

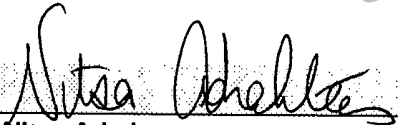
Page 2

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 MARCH 10, 2008.**

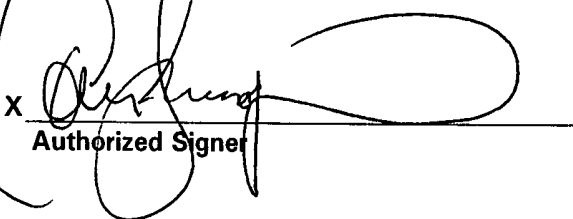
GRANTOR:

X   
John Adrahtas

X   
Nitsa Adrahtas

LENDER:

CAMBRIDGE BANK

X   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 74004003

(Continued)

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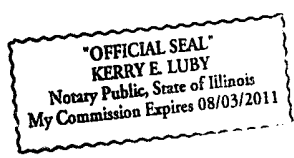
### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **John Adrahtas and Nitsa Adrahtas**, 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 10 day of March, 2008.  
 By [Signature] Residing at Cook County  
 Notary Public in and for the State of IL

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



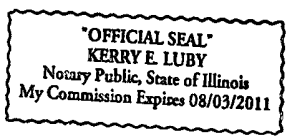
### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 10 day of March, 2008 before me, the undersigned Notary Public, personally appeared Tom Kyriakopoulos and known to me to be the Commercial loan officer, authorized agent for **CAMBRIDGE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **CAMBRIDGE BANK**, duly authorized by **CAMBRIDGE 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 **CAMBRIDGE BANK**.

By [Signature] Residing at Cook Cty  
 Notary Public in and for the State of IL

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



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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 74004003

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