

# UNOFFICIAL COPY



Doc#: 0810622115 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/15/2008 05:02 PM Pg: 1 of 3

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 April 4, 2008. The parties and their addresses are:

**MORTGAGOR:**

**JOHN W. WYNN**  
120 South State Street, 5th Flr.  
Chicago, Illinois 60602

**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 April 6, 2007 and recorded on May 7, 2007 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0712705115 and covered the following described Property:

THE NORTHERLY 1/2 OF LOT 55 (EXCEPT THAT PART THEREOF TAKEN FOR MATTSON AVENUE AND EXCEPT ALSO THE FOLLOWING TO WIT: BEGINNING AT THE NORTH EAST CORNER OF SAID LOT 55; THENCE SOUTHERLY ALONG THE EAST LINE OF SAID LOT, SAID EASTERLY BEING THE WESTERLY LINE OF EXCHANGE AVENUE, 50 FEET TO THE NORTH EAST CORNER OF LOT 1 IN WAGNER'S SUBDIVISION OF LOT 54 AND THE SOUTH 1/2 OF LOT 55 IN DIVISION 4 OF SOUTH SHORE SUBDIVISION; THENCE WESTERLY ALONG THE NORTHERLY LINE OF SAID LOT 1, 125 FEET; THENCE NORTHERLY TO A POINT IN THE NORTHWESTERLY LINE OF SAID LOT 55, 127 FEET AND 7 7/4 INCHES SOUTHWESTERLY FROM THE NORTH EAST CORNER OF SAID LOT 55 MEASURED ALONG THE NORTHWESTERLY LINE THEREOF; THENCE NORTHEASTERLY ALONG THE NORTHWESTERLY LINE OF SAID LOT 55, 127 FEET 7 1/4 INCHES MORE OR LESS TO THE POINT OF BEGINNING) IN DIVISION 4 OF SOUTH SHORE SUBDIVISION IN SECTION 30, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PIN: 21-30-111-032

The property is located in Cook County at 7355 South Kingston Drive Avenue, Chicago, Illinois 60649.

**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. 6046989-04, dated April 6, 2007, from Mortgagor to Lender, with a loan amount of \$240,000.00, with an initial interest rate of 5.25 percent per year (this is a variable interest rate and may change as the promissory note prescribes) and maturing on April 9, 2009.

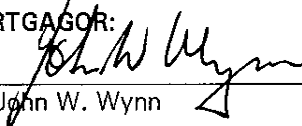
(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts 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:**

  
 \_\_\_\_\_  
 John W. Wynn  
 Individually

**LENDER:**

LAKESIDE BANK

By \_\_\_\_\_  
 Stan J. Bochnowski, Executive Vice President



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**ACKNOWLEDGMENT.**

(Individual)

STATE OF ILLINOIS, COUNTY OF COOK ss.  
This instrument was acknowledged before me this 8<sup>th</sup> day of April, 2008  
by John W. Wynn.

My commission expires:



*Kevin D Basham*  
(Notary Public)

**(Lender Acknowledgment)**

OF OF ss.  
This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
by Stan J. Bochnowski -- Executive Vice President of LAKESIDE BANK, a corporation, on behalf of the  
corporation.

My commission expires:

\_\_\_\_\_  
(Notary Public)

*JB*