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Doc#: 0813441142 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 05/13/2008 02:36 PM Pg: 1 of 4

**MGR**  
WHEN RECORDED MAIL TO:  
Northbrook Bank & Trust  
245 Waukegan Road  
Northfield, IL 60093



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Northbrook Bank & Trust Company - Loan Servicing  
245 Waukegan Road  
Northfield, IL 60093

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated March 1, 2008, is made and executed between Virtus, Ltd. (referred to below as "Grantor") and Northbrook Bank & Trust Company, whose address is 1100 Waukegan Road, Northbrook, IL 60062 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 21, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**MORTGAGE DATED JUNE 21, 2006 AND RECORDED JULY 12, 2006 AS DOCUMENT #0619308184 WITH THE COOK COUNTY RECORDER OF DEEDS**

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

LOT 11 IN SAM BROWN JR.'S BELMONT AVENUE SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1831 W. Belmont Avenue, Chicago, IL 60657. The Real Property tax identification number is 14-30-201-003-0000.

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

**THE TOTAL OF ALL INDEBTEDNESS SO SECURED IS INCREASED TO AND SHALL NOT EXCEED ONE MILLION ONE HUNDRED THOUSAND DOLLARS AND 00/100 (\$1,100,000.00).**

**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 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

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## MODIFICATION OF MORTGAGE

(Continued)

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 1, 2008.**

**GRANTOR:**

**VIRTUS, LTD.**

By: 

Halina A. Wikar, President and Secretary of Virtus, Ltd.

**LENDER:**

**NORTHBROOK BANK & TRUST COMPANY**

x 

Authorized Signer

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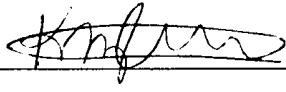
## MODIFICATION OF MORTGAGE

(Continued)

### CORPORATE ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 30<sup>th</sup> day of April, 2008 before me, the undersigned Notary Public, personally appeared **Halina A. Wikar, President and Secretary of Virtus, Ltd.**, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By  Residing at 245 Waukegan Road  
Northfield, IL 60063

Notary Public in and for the State of ILLINOIS

My commission expires 11/29/2010



OFFICE OF COOK COUNTY CLERK'S OFFICE

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## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 30<sup>th</sup> day of April, 2008 before me, the undersigned Notary Public, personally appeared Jeffrey M. Thoelecke and known to me to be the Executive Vice President, authorized agent for **Northbrook Bank & Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Northbrook Bank & Trust Company**, duly authorized by **Northbrook Bank & Trust Company** 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 **Northbrook Bank & Trust Company**.

By [Signature] Residing at 245 Waukegan Rd.  
Northfield, IL 60093  
 Notary Public in and for the State of Illinois

My commission expires 11/29/2010

