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RECORDATION REQUESTED BY:

**LAKE FOREST BANK AND
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045**



Doc#: 0829433146 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/20/2008 02:07 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

**LAKE FOREST BANK AND
TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045**

SEND TAX NOTICES TO:

**Nina Cypher
1522H S. Prairie Ave.
Chicago, IL 60605**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Sara Sigurdsson
LAKE FOREST BANK & TRUST COMPANY
727 N. BANK LANE
LAKE FOREST, IL 60045**

BOX 162

8294-24

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 27, 2008, is made and executed between Nina Cypher, whose address is 1522H S. Prairie Ave., Chicago, IL 60605 (referred to below as "Grantor") and LAKE FOREST BANK AND TRUST COMPANY, whose address is 727 N. BANK LANE, LAKE FOREST, IL 60045 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 27, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 7, 2008 in The Cook County Recorder's Office as Document #0800726217.

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

PARCEL 1:

UNIT J-82 IN THE HARBOR SQUARE AT BURHAM PLACE CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

A PORTION OF LOT 1 IN CENTRAL STATION RESUBDIVISION, BEING A RESUBDIVISION IN THE NORTHWEST FRACTION 1/4 OF SECTION 22, TOWNSHIP 39, NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT E TO THE DECLARATION OF CONDOMINIUM RECORDED JULY 19, 1993 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 93557312, AS AMENDED FROM TIME TO TIME AND THE FIRST AMENDMENT TO DECLARATION OF CONDOMINIUM RECORDED NOVEMBER 16, 1993 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 93933177; AND THE SECOND AMENDMENT TO DECLARATION OF CONDOMINIUM RECORDED JULY 13, 1994, IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 94611645; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL ALL THE PROPERTY AND

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MODIFICATION OF MORTGAGE
(Continued)

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SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY.

PARCEL 2:

PERPETUAL NON-EXCLUSIVE EASEMENT TO AND FOR THE BENEFIT SAID PARCEL 1 AND 2 FOR INGRESS AND EGRESS IN, TO, OVER AND ACROSS LOTS 2, 3 AND 77 AS CREATED AND SET OUT IN THE PLAT OF RESUBDIVISION RECORDED AS DOCUMENT NUMBER 93064835 AND AS FURTHER CREATED BY TRUSTEE'S DEED DATED JANUARY 25, 1993 AS DOCUMENT NUMBER 93107422

The Real Property or its address is commonly known as 1522H S. Prairie Ave., Chicago, IL 60605. The Real Property tax identification number is 17-22-109-138-1082.


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

The interest rate shall be increased to The Wall Street Journal Prime Rate floating plus 2.00% and the interest rate floor shall be increased to 8.50%.

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 endorser 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 AUGUST 27, 2008.

GRANTOR:

x 
 Nina Cypher

LENDER:

LAKE FOREST BANK AND TRUST COMPANY

x 
 Authorized Officer

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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 **Nina Cypher**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of September, 2008

By Tyisha Stevenson
 Notary Public in and for the State of Illinois
 My commission expires 04-17-2009

Residing at _____
PLS CHECK CASHERS
570 W. ROOSEVELT RD.
CHICAGO, IL 60607
 Tel: 312-360-0904
OFFICIAL SEAL
TYISHA T STEVENSON
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 04/17/12

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this 30 day of September, 2008 before me, the undersigned Notary Public, personally appeared Stephen A. Milota and known to me to be the SVP, authorized agent for **LAKE FOREST BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKE FOREST BANK AND TRUST COMPANY**, duly authorized by **LAKE FOREST BANK AND 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 **LAKE FOREST BANK AND TRUST COMPANY**.

By [Signature] Residing at _____
 Notary Public in and for the State of Illinois
 My commission expires 9.21.2009

"OFFICIAL SEAL"
SUZANNE KEENE
NOTARY PUBLIC STATE OF ILLINOIS
My Commission Expires 09/21/2009