

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption

STEWART TITLE OF ILLINOIS  
2 N. LaSalle Street  
Suite 828  
Chicago, IL 60602  
312-849-4243



Doc#: 0829505214 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/21/2008 12:49 PM Pg: 1 of 6

The property identified as: **PIN:** 11-30-400-011-0000

**Address:**

**Street:** 1954 WEST BIRCHWOOD AVE

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60626

**Lender:** THE PRIVATEBANK AND TRUST CO

**Borrower:** 1954 WEST BIRCHWOOD LLC

**Loan / Mortgage Amount:** \$346,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 7770 et seq. because the loan application was dated before July 1, 2008.

35/308

STEWART TITLE OF ILLINOIS  
2 N. LaSalle Street  
Suite 828  
Chicago, IL 60602  
312-849-4243

**Certificate number:** BBB837FB-F337-43F3-A272-DC0BF7A5FAED

**Execution date:** 02/15/2008

**UNOFFICIAL COPY****RECORDATION REQUESTED BY:**

The PrivateBank and Trust  
Company  
70 West Madison  
Suite 200  
Chicago, IL 60602-4202

**WHEN RECORDED MAIL TO:**

The PrivateBank and Trust  
Company  
5260 Old Orchard Road  
Skokie, IL 60077

**SEND TAX NOTICES TO:**

1954 West Birchwood, LLC  
C/O Mirro Construction, Inc.,  
1425 W. Fullerton Ave.  
Chicago, IL 60614

**FOR RECORDER'S USE ONLY****This Modification of Mortgage prepared by:**

The PrivateBank and Trust Company  
70 West Madison  
Chicago, IL 60602-4202

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated February 15, 2005, is made and executed between 1954 West Birchwood, LLC, whose address is C/O Mirro Construction, Inc., 1425 W. Fullerton Ave., Chicago, IL 60614 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 70 West Madison, Suite 200, Chicago, IL 60602-4202 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 13, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

On February 25, 2004 as document number 0405614115 and modified by Modification of Mortgage dated January 15, 2005 recorded on February 24, 2005 as document number 0505533051. Further modified by Modification of Mortgage dated January 15, 2006 recorded on March 24, 2006 as document 0608334013. Modified by Modification of Mortgage dated June 15, 2007, recorded on November 7, 2007 as document 0731122076.

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

THE EAST 30 FEET OF LOT 1, THE EAST 30 FEET OF LOT 2, THE EAST 30 FEET OF SOUTH 1/2 OF LOT 3 IN BLOCK 7 IN MURPHY'S ADDITION TO ROGERS PARK IN THE SOUTHEAST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1954 West Birchwood Avenue, Chicago, IL 60626. The Real Property tax identification number is 11-30-400-011.

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

Principal increase of \$18,000 and an extension of maturity date to October 15, 2008.

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE**

Loan No: 5128242-9001

(Continued)

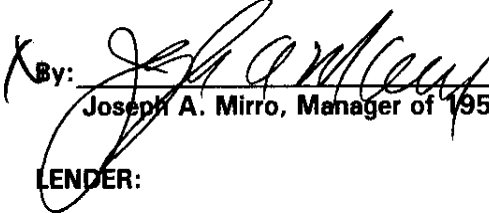
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**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by 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 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 FEBRUARY 15, 2008.**


GRANTOR:

1954 WEST BIRCHWOOD, LLC

X By:   
 Joseph A. Mirro, Manager of 1954 West Birchwood LLC

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

X   
 Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 5128242-9001

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### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

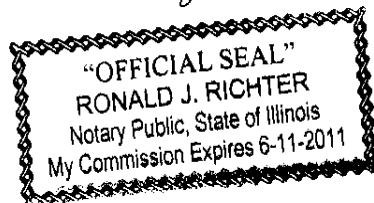
STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Lake )

On this 26<sup>th</sup> day of March, 2008 before me, the undersigned Notary Public, personally appeared **Joseph A. Mirro, Manager of 1954 West Birchwood, LLC**, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, 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 limited liability company.

By Ronald J. Richter Residing at Waukegan

Notary Public in and for the State of Illinois

My commission expires 6-11-2011



Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 5128242-9001

(Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Lake )

On this 26<sup>th</sup> day of March, 2008 before me, the undersigned Notary Public, personally appeared Robert A. Posset and known to me to be the Agent, authorized agent for **The PrivateBank and Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **The PrivateBank and Trust Company**, duly authorized by **The PrivateBank 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 **The PrivateBank and Trust Company**.

By Ronald J. Richter Residing at Waukegan

Notary Public in and for the State of Illinois

My commission expires 6-11-2011

