

# UNOFFICIAL COPY

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



Doc#: 0836422030 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/29/2008 08:38 AM Pg: 1 of 5

Property of Cook County Clerk's Office

The property identified as: **PIN:** 13-28-219-033-0000

**Address:**

**Street:** 2950 N. Cicero Ave.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60641

**Lender:** Hinsdale Bank and Trust Company

**Borrower:** Nasir Afridi

**Loan / Mortgage Amount:** \$847,811.91

This property is located within Cook County and is exempt from the requirements of 765 ILCS 77/10 et seq. because it is commercial property.

5

**Certificate number:** 25ABFAB7-F18D-4CFA-B537-D872EED67AAD

**Execution date:** 12/10/2008

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**RECORDATION REQUESTED BY:**  
HINSDALE BANK & TRUST  
CO.  
25 E. FIRST STREET  
HINSDALE, IL 60521

**WHEN RECORDED MAIL TO:**  
HINSDALE BANK & TRUST  
CO.  
25 E. FIRST STREET  
HINSDALE, IL 60521

**SEND TAX NOTICES TO:**  
HINSDALE BANK & TRUST  
CO.  
25 E. FIRST STREET  
HINSDALE, IL 60521

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
Mary Ann Pienta 50000638-1  
HINSDALE BANK & TRUST CO.  
25 E. FIRST STREET  
HINSDALE, IL 60521



## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated December 10, 2008, is made and executed between Nasir Afridi (referred to below as "Grantor") and HINSDALE BANK & TRUST CO., whose address is 25 E. FIRST STREET, HINSDALE, IL 60521 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 29, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Document Number 0433641087 and 0433641088, recorded December 1, 2004.**

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

LOTS 1 TO 5 IN FALCONERS SUBDIVISION OF BLOCK 1 IN FALCONER'S SECOND ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 28, 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 2950 N. Cicero Ave., Chicago, IL 60641. The Real Property tax identification number is 13-28-219-033-0000.

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

**This mortgage is cross collateralized and cross defaulted with a credit facility to Nasir Afridi, further**

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

Page 2

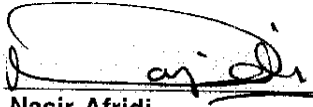
**identified as:**

Loan #780000862-1 dated 12-10-2008 and secured by real property located at 4219 N. Milwaukee Ave., Chicago, IL 60641 as evidenced by a Mortgage and Assignment of Rents, not yet recorded.

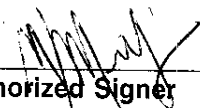
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 DECEMBER 10, 2008.**

**GRANTOR:**

X   
Nasir Afridi

**LENDER:****HINSDALE BANK & TRUST CO.**

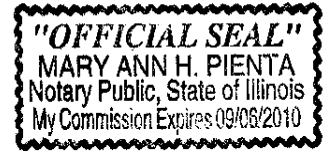
X   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )



On this day before me, the undersigned Notary Public, personally appeared **Nasir Afridi**, 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 19th day of December, 2008

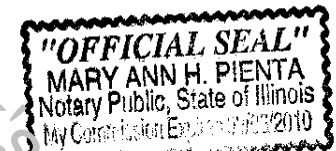
By Mary Ann H. Pienta Residing at IL

Notary Public in and for the State of IL

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

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )



On this 19th day of December, 2008 before me, the undersigned Notary Public, personally appeared Michael Meligan and known to me to be the J.P., authorized agent for **HINSDALE BANK & TRUST CO.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **HINSDALE BANK & TRUST CO.**, duly authorized by **HINSDALE BANK & TRUST CO.** 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 **HINSDALE BANK & TRUST CO.**

By Mary Ann H. Pienta Residing at IL

Notary Public in and for the State of IL

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

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## MODIFICATION OF MORTGAGE (Continued)

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- IL c:\CF\NLPL\G201.FC TR-7559 PR-13

Property of Cook County Clerk's Office

A large, stylized handwritten signature in black ink is written over the diagonal watermark text. The signature consists of several overlapping loops and curves, making it difficult to decipher.