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Illinois Anti-Predatory Lending Database Program



0903426006

Doc#: 0903426006 **Fee:** \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/03/2009 08:27 AM Pg: 1 of 5

Certificate of Exemption

FIRST AMERICAN TITLE
ORDER# 312630

The property identified as: **PIN:** 17-09-410-014-1217

Address:

Street: 300 N. STATE

Street line 2: #3205

City: CHICAGO

State: IL

ZIP Code: 60610

Lender: BRICKYARD BANK

Borrower: SMITH, GEORGE & CONNIE

Loan / Mortgage Amount: \$1,790,613.54

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: D6745DE8-467D-4DF3-B940-B95BFFD2BE62

Execution date: 11/06/2008

5hC

UNOFFICIAL COPY**RECORDATION REQUESTED BY:**

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

WHEN RECORDED MAIL TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

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

BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712-3631

FIRST AMERICAN TITLE**ORDER # 312630***MTC***MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated November 6, 2008, is made and executed between **GEORGE R. SMITH** and **CONNIE K. SMITH, HUSBAND AND WIFE, AS JOINT TENANTS**, whose address is 2314 FIR ST., GLENVIEW, IL 60025 (referred to below as "Grantor") and **BRICKYARD BANK**, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 5, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED 02-06-08 AND RECORDED 02-20-2008 AS DOCUMENT NUMBER 0805111054 FROM GEORGE R. SMITH AND CONNIE K. SMITH TO BRICKYARD BANK IN THE AMOUNT OF \$1,790,613.54.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as fully set forth herein.

The Real Property or its address is commonly known as 300 N STATE STREET UNIT #3205, CHICAGO, IL. The Real Property tax identification number is 17-09-410-014-1217.

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

EXTEND ADDITIONAL FUNDS IN THE AMOUNT OF \$275,809.00 AND EXTEND MATURITY DATE TO DECEMBER 6, 2011. THIS MODIFICATION IS EVIDENCED BY A PROMISSORY NOTE DATED NOVEMBER 6, 2008 IN THE AMOUNT OF \$2,050,307.00.

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

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LEGAL DESCRIPTION

PARCEL 1:

UNIT NUMBER 3205, AS DELINEATED ON SURVEYS OF LOTS 1 AND 2 OF HARPER'S RESUBDIVISION, OF PART OF BLOCK 1, IN THE ORIGINAL TOWN OF CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF PART OF BLOCK 1, IN KINZIE'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTH FRACTIONAL OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; TOGETHER WITH PARTS OF CERTAIN VACATED STREETS AND ALLEYS LYING WITHIN AND ADJOINING SAID BLOCKS;

WHICH SURVEYS ARE ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP, MADE BY MARINA CITY CORPORATION, AND RECORDED DECEMBER 15, 1977 IN THE OFFICE OF THE RECORDER OF DEEDS, FOR COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 24238692; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE PROPERTY DESCRIBED IN THE SAID DECLARATION OF CONDOMINIUM OWNERSHIP, (EXCEPTING FROM THE SAID PROPERTY, ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF, AS DEFINED AND SET FORTH IN SAID DECLARATION OF CONDOMINIUM OWNERSHIP AND SURVEYS), IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AFORESAID, AS SET FORTH IN THE DECLARATION OF CONDOMINIUM OWNERSHIP, AFORESAID, RECORDED DECEMBER 15, 1977, AS DOCUMENT NUMBER 24238692, AND AS CREATED BY THE DEED, FROM MARINA CITY CORPORATION, A CORPORATION OF ILLINOIS, TO GERD HUESKEN AND ELFRIDGE HUESKEN, RECORDED JANUARY 18, 1978 AS DOCUMENT 24290338 FOR ACCESS, INGRESS AND EGRESS, IN OVER UPON, ACROSS AND THROUGH THE COMMON ELEMENTS AS DEFINED THEREIN, IN COOK COUNTY, ILLINOIS.

PARCEL 3:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AFORESAID, AS CREATED IN THE GRANTS AND RESERVATIONS OF EASEMENTS, RECORDED DECEMBER 15, 1977, AS DOCUMENT NUMBER 24238691, AND AS SET FORTH IN THE DEED, FROM MARINA CITY CORPORATION, A CORPORATION OF ILLINOIS, TO GERD HUESKEN AND ELFRIEDE HUESKEN, RECORDED JANUARY 18, 1978 AS DOCUMENT 24290338 IN, OVER, UPON, ACROSS AND THROUGH LOBBIES, HALLWAYS, SHAFTS LOCATED UPON THOSE PARTS OF LOTS 3 AND 4, IN HARPER'S RESUBDIVISION, AFORESAID, DESIGNATED AS 'EXCLUSIVE EASEMENT AREAS', AND COMMON EASEMENT AREAS', FOR INGRESS AND EGRESS, AND ALSO IN AND TO STRUCTURAL MEMBERS, FOOTINGS; BRACES, CAISSONS, FOUNDATIONS COLUMNS AND BUILDING CORES, SITUATED ON LOTS 3 AND 4, AFORESAID FOR SUPPORT OF ALL STRUCTURES AND IMPROVEMENTS, IN COOK COUNTY, ILLINOIS.

PROPERTY ADDRESS: 300 N. STATE #3205
CHICAGO, ILL, 60610

TAX ID# 17-09-410-014-1217

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MODIFICATION OF MORTGAGE

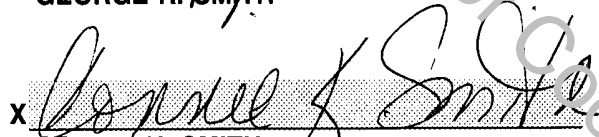
(Continued)

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 NOVEMBER 6, 2008.

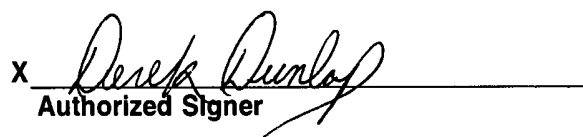
GRANTOR:

x 
GEORGE R. SMITH

x 
CONNIE K. SMITH

LENDER:

BRICKYARD BANK

x 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

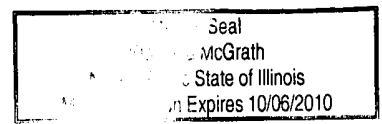
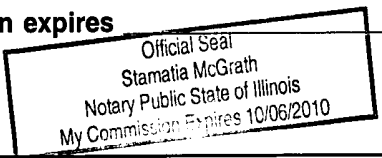
On this day before me, the undersigned Notary Public, personally appeared **GEORGE R. SMITH and CONNIE K. SMITH**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 5th day of Dec, 2008

By [Signature] Residing at 8928 Odeel MG IL

Notary Public in and for the State of IL

My commission expires 10/6/10



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 5th day of Dec, 2008 before me, the undersigned Notary Public, personally appeared Derek Dunlap and known to me to be the _____, authorized agent for **BRICKYARD BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BRICKYARD BANK**, duly authorized by **BRICKYARD BANK** 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 **BRICKYARD BANK**.

By [Signature] Residing at 8928 Odeel MG IL

Notary Public in and for the State of IL

My commission expires 10/6/10

