

# UNOFFICIAL COPY

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



Doc#: 0909850038 Fee: \$46.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/08/2009 12:01 PM Pg: 1 of 6

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 18-25-424-010-0000

**Address:**

**Street:** 7740 S Harlem Ave

**Street line 2:**

**City:** Bridgeview

**State:** IL

**ZIP Code:** 60455

**Lender:** Bridgeview Bank Group

**Borrower:** Western Springs National Bank TR# 3564

**Loan / Mortgage Amount:** \$504,000.00

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:** 3AD5BA4E-BE3C-4B2A-A062-39CAEDA4B349

**Execution date:** 02/06/2009

56 <sup>nd</sup> / xx 6 P<sub>42</sub>

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

Bridgeview Bank Group  
7940 S. Harlem Ave.  
Bridgeview, IL 60455

**WHEN RECORDED MAIL TO:**

Bridgeview Bank Group  
ATTN: Loan Operations  
4753 N Broadway  
Chicago, IL 60640

**SEND TAX NOTICES TO:**

Bridgeview Bank Group  
ATTN: Loan Operations  
4753 N Broadway  
Chicago, IL 60640

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

Bridgeview Bank Group  
4753 N. Broadway  
Chicago, IL 60640

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated February 6, 2009, is made and executed between Western Springs National Bank, not personally but as Trustee on behalf of Western Springs National Bank as Trustee under Trust Agreement dated December 6, 1996 and known as Trust Number 3564 (referred to below as "Grantor") and Bridgeview Bank Group, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 27, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Mortgage and Assignment of Rents recorded on March 15, 2004 as Document Number 0407540223 and 0407540224; respectively.**

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

**PARCEL 1:** THE NORTH 120 FEET OF THE EAST 1/2 OF LOT 1 IN HARTZ'S HARLEM AVENUE CONSOLIDATION OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT STREET AND EXCEPT THE RAILROAD) OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**PARCEL 2:** EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS RECORDED JUNE 15, 1978 AS DOCUMENT NUMBER 24492945 AND CREATED BY DEED FROM UNION NATIONAL BANK OF CHICAGO AS TRUSTEE UNDER TRUST NO. 446 TO PRISCILLA J. PEARCE DATED JULY 27, 1978 AND RECORDED SEPTEMBER 7, 1978 AS DOCUMENT NUMBER 24616705 FOR INGRESS AND EGRESS OVER AND ACROSS THE WEST 15 FEET OF THE EAST 147 FEET OF THE NORTH 71.50 FEET OF LOT 1 IN HARTZ'S HARLEM AVENUE CONSOLIDATIONS OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT STREET AND EXCEPT THE RAILROAD) OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS, THE WEST 23 FEET OF THE EAST 147 FEET (EXCEPT THE NORTH 71.50 FEET) OF SAID LOT 1, THE SOUTH 20.50 FEET OF THE

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## MODIFICATION OF MORTGAGE

Loan No: 612385500-11505

(Continued)

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NORTH 92 FEET OF THE EAST 124 FEET OF SAID LOT 1, THE EAST 44 FEET OF THE SOUTH 20 FEET OF THE NORTH 112 FEET OF SAID LOT 1, THE SOUTH 8 FEET OF THE NORTH 120 FEET OF THE EAST 104 FEET OF SAID LOT 1, THE WEST 20 FEET OF THE EAST 167 FEET OF SAID LOT 1, THE WEST 20 FEET OF THE EAST 124 FEET (EXCEPT THE NORTH 92 FEET) OF SAID LOT 1, THE SOUTH 20 FEET OF THE NORTH 112 FEET OF THE WEST 60 FEET OF THE EAST 104 FEET OF SAID LOT 1, THE WEST 10 FEET OF THE EAST 132 FEET OF THE NORTH 71.50 FEET OF SAID LOT 1 (EXCEPT THEREFROM THOSE PARTS FALLING PARCEL 1) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7740 South Harlem Avenue, Bridgeview, IL 60455. The Real Property tax identification number is 18-25-424-010-0000.

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

**Increase the interest rate from 6.00% Fixed to 6.75% Fixed; Amend the monthly principal including interest payments from \$3,278.40 to \$2,982.67. All other terms and conditions of the original Mortgage shall remain in full force and effect.**

**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 6, 2009.**

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## MODIFICATION OF MORTGAGE (Continued)

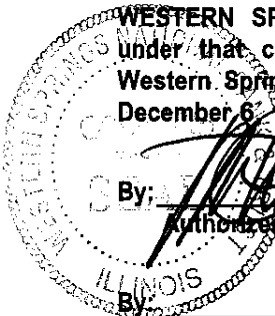
Loan No: 612385500-11505

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**GRANTOR:**

WESTERN SPRINGS NATIONAL BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 6, 1996 AND KNOWN AS TRUST NUMBER 3564

WESTERN SPRINGS NATIONAL BANK, not personally but as Trustee under that certain trust agreement dated 12-06-1996 and known as Western Springs National Bank as Trustee under Trust Agreement dated December 6, 1996 and known as Trust Number 3564.



By: [Signature]  
Authorized Signer for Western Springs National Bank  
**DAN WLODEK**  
TRUST OFFICER

By: [Signature]  
Authorized Signer for Western Springs National Bank  
**VANCE FALVORS**  
ASSOCIATE TRUST OFFICER

This instrument is executed by the Western Springs National Bank and Trust, Western Springs, Illinois, not personally but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder by the Western Springs National Bank and Trust, Western Springs, Illinois, are undertaken by it solely as Trustee, as aforesaid and not individually and no personal liability shall be asserted or be enforceable against the Western Springs National Bank and Trust, Western Springs, Illinois, by reason of any of the covenants, statements, representations or warranties contained in the instrument.

**LENDER:**

**BRIDGEVIEW BANK GROUP**

X [Signature]  
Authorized Signer

Property of County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 612385500-11505

(Continued)

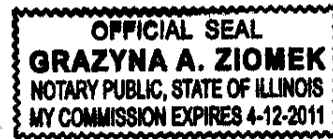
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### TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF WILL )

On this 26th day of FEBRUARY, 2009 before me, the undersigned Notary Public, personally appeared DANIEL N. WLODEK, TRUST OFFICER/VICE PRES. of Western Springs National Bank, Trustee of Western Springs National Bank as Trustee under Trust Agreement dated December 6, 1996 and known as Trust Number 3564 and VANCE E. HALVORSON, ASST. TRUST OFFICER/SENIOR VICE PRESIDENT of Western Springs National Bank, Trustee of Western Springs National Bank as Trustee under Trust Agreement dated December 6, 1996 and known as Trust Number 3564, and known to me to be authorized trustee or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By *Grazyna A. Ziomek* Residing at 4456 WOLF ROAD, WESTERN SPRINGS, IL  
 Notary Public in and for the State of ILLINOIS  
 My commission expires 4/12/2011



Proposed by County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 612385500-11505

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### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 COUNTY OF Cook )  
 )

On this 10th day of February, 2009 before me, the undersigned Notary Public, personally appeared Shawn Enann and known to me to be the CLO, authorized agent for **Bridgeview Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Bridgeview Bank Group**, duly authorized by **Bridgeview Bank Group** 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 **Bridgeview Bank Group**.

By [Signature] Residing at 1970 N. Halsted Chicago IL

Notary Public in and for the State of IL

My commission expires 2/21/09



Cook County Clerk's Office