

# 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  
70 West Madison  
Chicago, IL 60602-4202

Doc#: 0911940022 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/29/2009 10:19 AM Pg: 1 of 4

**SEND TAX NOTICES TO:**

John Myefski  
Patricia Myefski  
867 Grove Street  
Glencoe, IL 60022

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
The PrivateBank and Trust Company  
Ten North Dearborn St  
Chicago, IL 60602-4202

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 31, 2009, is made and executed between John Myefski and Patricia Myefski, his wife, as Tenants by the Entirety (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 November 27, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded January 2, 2007 as document #0700246002 in the Recorder's Office of Cook County, Illinois.

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

LOT 15 IN BLOCK 42 IN GLENCOE IN SECTION 7, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 867 Grove Street, Glencoe, IL 60022. The Real Property tax identification number is 05-07-106-006-0000.

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

Decrease existing Home Equity Line of Credit from \$300,000 to \$270,000. Change floor rate from 5% to 4%. All other terms and conditions remain the same.

**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

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408

8464022-PIC-2 of 3-CTC


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## MODIFICATION OF MORTGAGE (Continued)

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 MARCH 31, 2009.**


GRANTOR:

X   
\_\_\_\_\_  
John Myefski

X   
\_\_\_\_\_  
Patricia Myefski

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

X   
\_\_\_\_\_  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Lake )

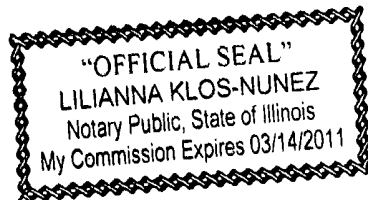
On this day before me, the undersigned Notary Public, personally appeared **John Myefski and Patricia Myefski**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 31st day of March, 2009.

By Liliana Kros-Nunez Residing at Lake County

Notary Public in and for the State of Illinois

My commission expires 3-14-2011



### LENDER ACKNOWLEDGMENT

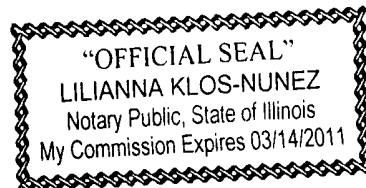
STATE OF Illinois )  
 ) SS  
 COUNTY OF Lake )

On this 31st day of March, 2009 before me, the undersigned Notary Public, personally appeared Kevin M. Murphy and known to me to be the Managing Director, 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 Liliana Kros-Nunez Residing at Lake County

Notary Public in and for the State of Illinois

My commission expires 3-14-2011



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STREET ADDRESS: 867 GROVE STREET  
CITY: GLENCOE COUNTY: COOK  
TAX NUMBER: 05-07-106-006-0000

LEGAL DESCRIPTION:

LOT 15 IN BLOCK 42 IN GLENCOE IN SECTION 7, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE  
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

CLEGALD