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Doc#: 0926729059 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/24/2009 03:12 PM Pg: 1 of 5

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

The property identified as: **PIN:** 07-27-302-012-0000

Address:

Street: 175 Pickwick Place

Street line 2:

City: Schaumburg

State: IL

ZIP Code: 60193

Lender: First Community Bank

Borrower: Zoi & Natasha Mitri

Loan / Mortgage Amount: \$160,000.00

This property is located within Cook County and is exempt from the requirements of 765 ILCS 777.0 et seq. because it is not owner-occupied.

S yes
P 5
S -
m pas
JP

Certificate number: 4934ACCE-57F5-4A0B-B175-F1278936B4F5

Execution date: 09/01/2009

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FIRST COMMUNITY BANK
165 S RANDALL RD
ELGIN, IL 60123
(LENDER)

**MODIFICATION AND
EXTENSION OF MORTGAGE**

GRANTOR	BORROWER
ZOI MITRI NATASHA MITRI	ZOI MITRI NATASHA MITRI
ADDRESS	ADDRESS
56 SIEMS DR GLENDALE HEIGHTS IL 60139-1880	56 SIEMS DR GLENDALE HEIGHTS IL 60139-1880
IDENTIFICATION NO.	IDENTIFICATION NO.
000-00-0000	000-00-0000

THIS **MODIFICATION AND EXTENSION OF MORTGAGE**, dated the 1st day of SEPTEMBER 2009, is executed by and between the parties indicated below and Lender.

A. On 06/04/07, Lender made a loan ("Loan") to Borrower (evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of One hundred ninety seven thousand five hundred ***** Dollars (\$ 197,500.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book N/A at Page N/A Filing date 06/07/07 as Document No. 0715841109 in the records of the Recorder's (Registrar's) Office of COOK County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated N/A executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is being extended and may be subject to future advances.
- (2) The parties acknowledge and agree that, as of 09/01/09, the unpaid principal balance due under the Note was \$ 160,000.00, and the accrued and unpaid interest on that date was \$.00.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:
THE SECURED DEBT INCLUDES A REVOLVING LINE OF CREDIT PROVISION. ALTHOUGH THE SECURED DEBT MAY BE REDUCED TO A ZERO BALANCE, THIS SECURITY INSTRUMENT WILL REMAIN IN EFFECT UNTIL RELEASED.

ZM, NK

09/02/2009

09:01

FIRST COMMUNITY BANK 16309171160

NO. 368

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SCHEDULE A

SEE ATTACHED EXHIBIT 'A'

Property of Cook County Clerk's Office

Address of Real Property: 175 PICKWICK PLACE
 SCHMOUNBURG IL 60193

Permanent Index No.(s): 07-27-202-012

SCHEDULE A

GRANTOR:

GRANTOR:

(x) Zoi Mitri
ZOI MITRI

(x) Natasha Mitri
NATASHA MITRI

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

ZM, NM

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BORROWER: Zoi Mitri
 (x) ZOI MITRI
 BORROWER:

BORROWER: Natasha Mitri
 (x) NATASHA MITRI
 BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

GUARANTOR:

GUARANTOR:

LENDER: FIRST COMMUNITY BANK
Michael A. Hawley
 MICHAEL A. HAWLEY, SR. VICE PRESIDENT

State of ILLINOIS)
 County of COOK) ss.

State of ILLINOIS)
 County of KANE) ss.

I, the undersigned a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Zoi and Natasha Mitri personally known to me to be the same person S whose name S

The forgoing instrument was acknowledged before me this 4th day of September 2009 by MICHAEL A. HAWLEY as SR. VICE PRESIDENT

they subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument as a free and voluntary act, for the uses and purposes herein set forth.

on behalf of the FIRST COMMUNITY BANK
 Given under my hand and official seal, this 4th day of September, 2009

Dina Strepek
 Notary Public, State of Illinois
 My Commission Expires Aug. 13, 2012
 OFFICIAL SEAL DINA STREPEK

Dina Strepek
 Notary Public, State of Illinois
 My Commission Expires Aug. 13, 2012
 OFFICIAL SEAL DINA STREPEK

Commission expires: Aug. 13, 2012

Commission expires: Aug. 13, 2012

Prepared by and return to:

FIRST COMMUNITY BANK
 165 S RANDALL RD
 ELGIN, IL 60123

ZM, NM
 Page 3 of 3 Initials

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EXHIBIT 'A'

THAT PART OF LOT 18254 (EXCEPT THAT PART OF SAID LOT 18254 LYING SOUTH OF A LINE DRAWN AT 90 DEGREES TO THE EAST LINE OF SAID LOT AT A POINT ON SAID EAST LINE 195.43 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT), IN SECTION 3, WEATHERSFIELD UNIT 18, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

COMMENCING AT THE MOST NORTHERLY CORNER OF SAID LOT 18254; THENCE SOUTH 47 DEGREES, 59 MINUTES, 30 SECONDS EAST (FOR THE PURPOSE OF DESCRIBING THIS PARCEL THE WEST LINE OF SAID LOT 18254 IS TAKEN AS 'NORTH AND SOUTH') ALONG THE NORTHEASTERLY LINE OF SAID LOT 18254, 157.30 FEET; THENCE SOUTH 42 DEGREES, 00 MINUTES, 30 SECONDS EAST, 110.30 FEET, TO THE POINT OF BEGINNING OF THE PARCEL HEREON DESCRIBED; THENCE SOUTH 47 DEGREES, 59 MINUTES, 30 SECONDS EAST, 1.83 FEET; THENCE SOUTH 42 DEGREES, 00 MINUTES, 30 SECONDS WEST 3.00 FEET; THENCE SOUTH 47 DEGREES, 59 MINUTES, 30 SECONDS EAST, 48.17 FEET; THENCE SOUTH 42 DEGREES, 00 MINUTES, 30 SECONDS WEST, 46.00 FEET; THENCE NORTH 47 DEGREES, 59 MINUTES, 30 SECONDS WEST, 1.83 FEET; THENCE NORTH 42 DEGREES, 00 MINUTES, 30 SECONDS EAST, 3.00 FEET; THENCE NORTH 47 DEGREES, 59 MINUTES, 30 SECONDS WEST, 48.17 FEET; THENCE NORTH 42 DEGREES, 00 MINUTES, 30 SECONDS EAST, 46.00 FEET, TO THE POINT OF BEGINNING.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS DATED MARCH 9, 1978 AND RECORDED MARCH 31, 1978 AS DOCUMENT 24384493 AND AS CREATED BY DEED FROM FIRST NATIONAL BANK OF DES PLAINES, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 17, 1977 AND KNOWN AS TRUST NUMBER 74201807 TO LEON TCHEUPDJIAN AND LINDA S. TCHEUPDJIAN DATED April 3, 1978 AND RECORDED June 7, 1978 AS DOCUMENT 24479723 FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

PIN #: 07-27-302-012-0000

Commonly known as: 175 PICKWICK PLACE
SCHAUMBURG, Illinois 60193