

# UNOFFICIAL COPY



**RECORDATION REQUESTED BY:**

First Bank & Trust  
820 Church Street  
Evanston, IL 60201

Doc#: 0927908001 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/06/2009 07:25 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

First Bank & Trust  
820 Church Street  
Evanston, IL 60201

**SEND TAX NOTICES TO:**

First Bank & Trust  
820 Church Street  
Evanston, IL 60201

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

R1199318

CTIC-HE

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated August 26, 2009, is made and executed between Jesse Rosenberg and Alexandra Visconti McAdoo, Husband and Wife, not as Joint Tenants or as Tenants in common but as Tenants in Entirety (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 25, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated 8/25/2004 in the amount of \$42,750.00 recorded as document # 0424533013 on 9/1/2004 in the office of the Cook County Recorder of Deeds, State of Illinois.

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

See LEGAL DESCRIPTION ADDENDUM, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 740 Hinman Ave., #2, Evanston, IL 60201. The Real Property tax identification number is 11-19-407-029-1023.

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

The maturity is hereby extended to 8/26/2014 and the rate is increased to 5.475% with a corresponding change in the monthly payment schedule as detailed on the Change in Terms agreement dated 8/26/2009.

**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

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## MODIFICATION OF MORTGAGE

Loan No: 504744

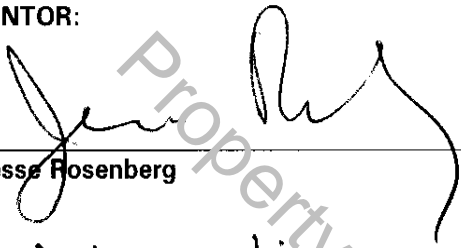
(Continued)

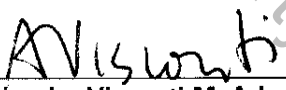
Page 2

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 AUGUST 26, 2009.**

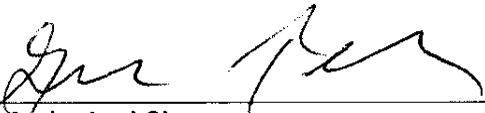
GRANTOR:

X   
\_\_\_\_\_  
Jesse Rosenberg

X   
\_\_\_\_\_  
Alexandra Visconti McAdoo

LENDER:

FIRST BANK & TRUST

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

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 504744

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Jesse Rosenberg and Alexandra Visconti McAdoo** 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 26th day of August, 2009.

By Veronica P. Flores Residing at First Bank & Trust

Notary Public in and for the State of IL

My commission expires 9-24-11



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this 26th day of August, '09 before me, the undersigned Notary Public, personally appeared Galen Talbas and known to me to be the Mortgage Manager, authorized agent for **First Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank & Trust**, duly authorized by **First Bank & Trust** 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 **First Bank & Trust**.

By Veronica P. Flores Residing at First Bank & Trust

Notary Public in and for the State of IL

My commission expires 9-24-11



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## LEGAL DESCRIPTION ADDENDUM

**Rosenberg, Jesse  
Visconti McAdoo, Alexandra  
740 Hinman Avenue, #2  
Evanston, IL 60202**

### Legal Description

**UNIT NUMBER 740-2 AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS PARCEL):**

**LOTS 33 AND 34 IN BLOCK 2 IN KEDZIE AND KLENEY'S ADDITION TO EVANSTON, SAID ADDITION BEING A SUBDIVISION OF PART OF THE SOUTH EAST ¼ OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.**

**WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO A CERTAIN DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY LA SALLE NATIONAL BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 5, 1973 AND KNOWN AS TRUST NUMBER 45461, AND RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS AS DOCUMENT NUMBER 23899919, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.**

**TAX ID NUMBER : 11-19-407-029-1023**