

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

First Bank & Trust  
820 Church Street  
Evanston, IL 60201



Doc#: 0927908009 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/06/2009 07:27 AM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

First Bank & Trust  
820 Church Street  
Evanston, IL 60201

**SEND TAX NOTICES TO:**

Joshua K. Simon  
Diane Chandler-Simon  
1225 Michigan Av  
Evanston, IL 60202

FOR RECORDER'S USE ONLY

R1199297

This Modification of Mortgage prepared by:

Daniel Burke, AVP  
First Bank & Trust  
820 Church Street  
Evanston, IL 60201

CTIC-HE

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated August 10, 2009, is made and executed between Joshua K. Simon and Diane Chandler-Simon, Husband and Wife, Not as Joint Tenants or Tenants in Common, but as Tenants by the 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 July 12, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**\$230,000 Mortgage recorded as document # 0422326275 on 8/10/2004 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:

LOT 1 IN HAID'S RESUBDIVISION OF LOT 9 AND THE NORTH 30 FEET OF LOT 10 IN STOCKHAM'S RESUBDIVISION OF BLOCK 2 IN BLISS' SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1225 Michigan Av, Evanston, IL 60202. The Real Property tax identification number is 11-19-205-010-0000.

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

**The interest rate is changed to Prime floating plus 0.25% with a floor of 5.50%.**  
The maturity is extended to 8/10/2010.

**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

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## MODIFICATION OF MORTGAGE

Loan No: 7016902

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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 AUGUST 10, 2009.**

**GRANTOR:**

X \_\_\_\_\_  
Joshua K. Simon

X \_\_\_\_\_  
Diane Chandler-Simon

**LENDER:**

**FIRST BANK & TRUST**

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

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 7016902

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

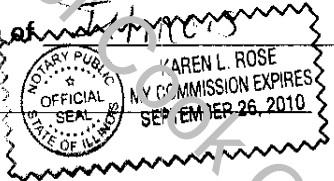
On this day before me, the undersigned Notary Public, personally appeared **Joshua K. Simon and Diane Chandler-Simon**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 30<sup>th</sup> day of September, 2009.

By [Signature] Residing at 497 SHERIDAN RD  
EVANSTON

Notary Public in and for the State of Illinois

My commission expires [Stamp]



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 30<sup>th</sup> day of September, 2009 before me, the undersigned Notary Public, personally appeared Karen J Hunt and known to me to be the SVP, 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 [Signature] Residing at 497 SHERIDAN RD  
EVANSTON IL

Notary Public in and for the State of Illinois

My commission expires [Stamp]

