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Doc#: 1012031076 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/30/2010 01:03 PM Pg: 1 of 5

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is April 6, 2010. The parties and their addresses are:

MORTGAGOR:

NORTH STAR TRUST COMPANY, AS SUCCESSOR TRUSTEE TO LAKESIDE BANK UNDER TRUST AGREEMENT DATED APRIL 4, 2001 AND KNOWN AS TRUST NO. 10-2265

An Illinois Trust

500 West Madison Street, Ste 3150

Chicago, IL 60661

LENDER:

LAKESIDE BANK

Organized and existing under the laws of Illinois

55 W. WACKER DRIVE

CHICAGO, IL 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated October 29, 2003 and recorded on November 12, 2004 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0331644128 and covered the following described Property:

See attached Exhibit A

The property is located in Cook County at 2200 South Michigan Ave, Chicago, Illinois 60616-2103.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

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(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 6037479-06, dated October 29, 2003, from Daniel Kravetz and North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265 (Borrower) to Lender, with a loan amount of \$1,032,052.46 and maturing on April 6, 2013.

(b) All Debts. All present and future debts from Daniel Kravetz and North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265 to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265.

By *Gayle A. Hoop*
Authorized Signer

By *Justin C. Curren*
Authorized Signer

LENDER:

LAKESIDE BANK

By *Ronald Benjamin*
Donald Benjamin, Senior Vice President

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GENERAL DOCUMENT EXONERATION RIDER

THIS DOCUMENT IS EXECUTED BY NORTH STAR TRUST COMPANY, NOT PERSONALLY BUT AS TRUSTEE UNDER TRUST NO. 10-2265 AS AFORESAID, IN THE EXERCISE OF POWER AND AUTHORITY CONFERRED UPON AND VESTED IN SAID TRUSTEE, AND IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT NOTHING IN SAID DOCUMENT CONTAINED SHALL BE CONSTRUED AS CREATING ANY LIABILITY ON SAID TRUSTEE PERSONALLY TO PAY ANY INDEBTEDNESS ACCRUING THEREUNDER OR TO PERFORM ANY COVENANTS, EITHER EXPRESSED OR IMPLIED INCLUDING BUT NOT LIMITED TO WARRANTIES, INDEMNIFICATION AND HOLD HARMLESS REPRESENTATIONS IN SAID DOCUMENT (ALL LIABILITY, IF ANY, BEING EXPRESSLY WAIVED BY THE PARTIES HERETO AND THEIR RESPECTIVE SUCCESSORS AND ASSIGNS) AND THAT SO FAR AS SAID TRUSTEE IS CONCERNED, THE OWNER OF ANY INDEBTEDNESS OR RIGHT ACCRUING UNDER SAID DOCUMENT SHALL LOOK SOLELY TO THE PREMISES DESCRIBED THEREIN FOR THE PAYMENT OF ENFORCEMENT THEREOF, IT BEING UNDERSTOOD THAT SAID TRUSTEE MERELY HOLDS LEGAL TITLE TO THE PREMISES DESCRIBED THEREIN AND HAS NO CONTROL OVER THE MANAGEMENT THEREOF OR THE INCOME THEREFROM, AND HAS NO KNOWLEDGE RESPECTING ANY FACTUAL MATTER WITH RESPECT TO SAID PREMISES, EXCEPT AS REPRESENTED TO IT BY THE BENEFICIARY OR BENEFICIARIES OF SAID TRUST. IN EVENT OF CONFLICT BETWEEN THE TERMS OF THIS RIDER AND OF THE AGREEMENT TO WHICH IT IS ATTACHED, ON ANY QUESTIONS OF APPARENT LIABILITY OR OBLIGATION RESTING UPON SAID TRUSTEE, THE PROVISIONS OF THIS RIDER SHALL BE CONTROLLING.

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EXHIBIT A

PARCEL 1:

THE EAST 62-8/12 FEET (EXCEPT THAT PART TAKEN FOR WIDENING 22ND STREET) OF THAT PART LYING WEST OF MICHIGAN AVENUE, AS NOW LAID OUT OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO DESCRIBED AS FOLLOWS:

LOT 1 (EXCEPT STREET AND EXCEPT PART TAKEN FOR WIDENING 22ND STREET) LOTS 2 AND 3 AND THE EAST 9-8/12 OF LOT 4 (EXCEPT THAT PART OF EACH OF SAID LOTS TAKEN FOR WIDENING 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 AFORESAID, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 4 (EXCEPT THE EAST 9-8/12 FEET THEREOF) AND ALL OF LOTS 5, 6 AND 7 IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART OF SAID PREMISES CONVEYED TO THE CITY OF CHICAGO FOR WIDENING EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

PARCEL 3:

LOTS 8 AND 9 (EXCEPT THE NORTH 64.00 FEET OF SAID LOTS TAKEN FOR WIDENING EAST 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 4:

LOTS 10 TO 14, INCLUSIVE IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF LOTS 10 TO 14, INCLUSIVE LYING NORTH OF A LINE 64.00 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

PIN: #17-27-101-005, 17-27-101-006, 17-27-101-007, 17-27-101-008,
#17-27-101-009, 17-27-101-010, 17-27-101-011, 17-27-101-012,
#17-27-101-013, 17-27-101-014, 17-27-101-015

COMMONLY KNOWN AS: 2200 SOUTH MICHIGAN AVENUE, CHICAGO, ILLINOIS 60616

