

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL  
60712-3631



Doc#: 1017918048 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/28/2010 12:42 PM Pg: 1 of 5

**WHEN RECORDED MAIL TO:**

BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL  
60712-3631

**SEND TAX NOTICES TO:**

BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL  
60712-3631

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL 60712-3631

08-0079

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 10, 2010, is made and executed between FINE HOMES LLC, whose address is 260 BEECH STREET, HIGHLAND PARK, IL 60035 (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 10, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE DATED APRIL 10, 2008 AND RECORDED APRIL 14, 2008 AS DOCUMENT NUMBER 0810534045 FROM FINE HOMES LLC TO BRICKYARD BANK.**

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

See SEE EXHIBIT "A", 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 70 HARBOR, GLENCOE IL 60022 AND 23-25 SHERIDAN RD, WINNETKA, IL 60093, GLENCOE, IL 60022. The Real Property tax identification number is 05-08-314-030-0000; 05-08-400-001-0000; 05-08-400-002-0000.

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

**CHANGE INTEREST RATE FROM 6.75% FIXED TO 6.00% FIXED AND EXTEND MATURITY DATE TO JANUARY 10, 2011. THIS MODIFICATION IS EVIDENCED BY A PROMISSORY NOTE DATED APRIL 10, 2010 IN THE AMOUNT OF \$300,000.00.**

**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

*SMY*

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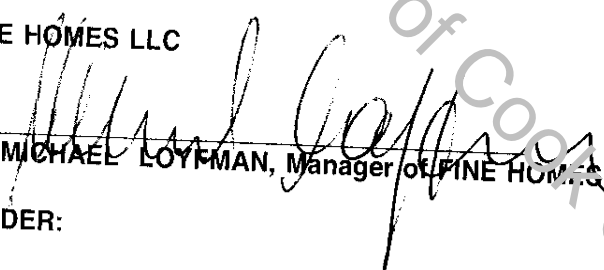
## MODIFICATION OF MORTGAGE (Continued)

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 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 APRIL 10, 2010.**

GRANTOR:

FINE HOMES LLC

By:   
MICHAEL LOYFMAN, Manager of FINE HOMES LLC

LENDER:

BRICKYARD BANK

x   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

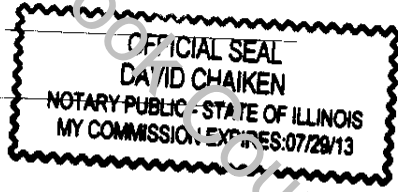
STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

On this 15 day of June, 2010 before me, the undersigned Notary Public, personally appeared **MICHAEL LOYFMAN, Manager of FINE HOMES LLC**, and known to me to be a member or designated agent of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By [Signature] Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 COUNTY OF Cook ) SS  
 )

On this 3rd day of June, 2010 before me, the undersigned Notary Public, personally appeared Paul Portcell and known to me to be the S.V.P., authorized agent for **BRICKYARD BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BRICKYARD BANK**, duly authorized by **BRICKYARD BANK** 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 **BRICKYARD BANK**.

By [Signature] Residing at 8928 Odell W/G IL  
60053  
 Notary Public in and for the State of IL  
 My commission expires 10/6/10

Official Seal  
 Stamatia McGrath  
 Notary Public State of Illinois  
 My Commission Expires 10/06/2010

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## FIDELITY NATIONAL TITLE INSURANCE COMPANY

Title No.: 08-0079  
Agent Order/File No.: 08-0079

### LEGAL DESCRIPTION EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, AND IS DESCRIBED AS FOLLOWS:

**PARCEL 1:**

THAT PART OF BLOCK 9 (EXCEPT THE SOUTHWESTERLY 50 FEET THEREOF) AND THE NORTHERLY 20.00 FOOT ALLEY SOUTH OF AND ADJOINING SAID PREMISES IN TAYLORSPOUT, A SUBDIVISION IN THE SOUTHWEST QUARTER OF SECTION 8 TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF BLOCK 9, THENCE NORTH 89 DEGREES 59 MINUTES 08 SECONDS EAST ALONG THE NORTH LINE OF SAID BLOCK 9, A DISTANCE OF 75.00 FEET TO THE POINT OF BEGINNING, THENCE SOUTH 00 DEGREES 04 MINUTES 27 SECONDS WEST PARALLEL WITH THE WEST LINE OF SAID BLOCK 9, A DISTANCE OF 109.30 FEET, THENCE NORTH 89 DEGREES 59 MINUTES 08 SECONDS EAST PARALLEL WITH THE NORTH LINE OF SAID BLOCK 9, A DISTANCE OF 165.42 FEET TO THE EAST LINE OF SAID BLOCK 9, THENCE SOUTH 01 DEGREES 06 MINUTES 31 SECONDS WEST ALONG THE EAST LINE OF SAID BLOCK 9, A DISTANCE OF 75.07 FEET, THENCE NORTH 89 DEGREES 58 MINUTES 27 SECONDS WEST, A DISTANCE OF 239.07 FEET TO THE WEST LINE OF SAID BLOCK 9, THENCE NORTH 00 DEGREES 04 MINUTES 27 SECONDS EAST, ALONG THE WEST LINE OF AFORESAID BLOCK 9, A DISTANCE OF 134.31 FEET TO THE POINT OF BEGINNING.

PIN: 05-08-314-030-0000

COMMONLY KNOWN AS: 70 HARBOR ST., GLENCOE, IL 60022

**PARCEL 2:**

THAT PART OF THE SOUTHEAST FRACTIONAL QUARTER OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN WHICH LIES WESTERLY OF LAKE MICHIGAN, EASTERLY OF THE EASTERLY LINE OF BLOCK 9 OF TAYLORSPOUT, BEING A SUBDIVISION OF THE SOUTHWEST FRACTIONAL QUARTER OF THE AFORESAID SECTION 8, LYING NORTHERLY OF A LINE 184.24 FEET NORTHWESTERLY OF AND PARALLEL WITH THE NORTHERLY LINE OF WENTWORTH STREET, EXTENDED EASTERLY TO LAKE MICHIGAN AND LYING SOUTHERLY OF A LINE 109.30 FEET SOUTHERLY AND PARALLEL WITH THE NORTHERLY LINE OF BLOCK 9, EXTENDED EASTERLY TO LAKE MICHIGAN, IN COOK COUNTY, ILLINOIS TOGETHER WITH ALL RIPARIAN RIGHTS THEREUNDER APPERTAINING OR BELONGING.

PINS: 05-08-400-001-0000 AND 05-08-400-002-0000

COMMONLY KNOWN AS: 23-25 SHERIDAN RD., WINNETKA, IL 60093