

**RECORDATION REQUESTED BY:**

The PrivateBank and Trust  
Company  
70 West Madison  
Suite 200  
Chicago, IL 60602-4202

**WHEN RECORDED MAIL TO:**

The PrivateBank and Trust  
Company  
120 S. LaSalle, 4th Floor  
Chicago, IL 60603

**SEND TAX NOTICES TO:**

Karen R. Kass  
1515 N. Astor St. # 5B  
Chicago, IL 60610

When recorded mail to:  
First American Lenders Advantage  
100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: Recording Coordinators

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

The PrivateBank and Trust Company  
70 West Madison, Suite 200  
Chicago, IL 60602-4202

 KASS  
42369450 IL  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT  


**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated July 8, 2010, is made and executed between Karen R. Kass, <sup>AKA Karen Kass</sup> whose address is 1515 N. Astor St. # 5B, Chicago, IL 60610 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 70 West Madison, Suite 200, Chicago, IL 60602-4202 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 30, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 14, 2008 at the Cook County Recorder's Office as Instrument Number 0828857040.

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

UNIT NUMBER 5-B AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE (HEREINAFTER REFERRED TO AS DEVELOPMENT PARCEL):

THE NORTH 5 FEET OF LOT 22, LOTS 23 TO 26 AND THE SOUTH 10 FEET OF LOT 27 IN THE RESUBDIVISION BY THE CATHOLIC BISHOP OF CHICAGO AND VICTOR F. LAWSON OF BLOCK 1 IN THE CATHOLIC BISHOP OF CHICAGO'S LAKE SHORE ADDITION TO CHICAGO IN THE NORTH 1/2 OF FRACTIONAL SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT A TO DECLARATION MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 22254 RECORDED IN THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 20694787, AND AMENDED FROM TIME TO TIME; TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1515 N. Astor St. # 5B, Chicago, IL 60610. The Real Property tax identification number is 17-03-101-027-1005.

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

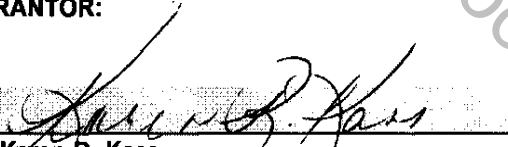
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**THE AMOUNT OF THE FUTURE ADVANCE OBLIGATION IS INCREASED TO EIGHTY FIVE THOUSAND DOLLARS (\$85,000.00).**

**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 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.

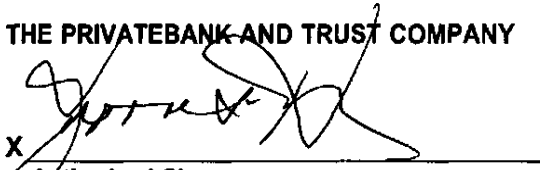
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 8, 2010.**

**GRANTOR:**

X   
Karen R. Kass  
AKA Karen KASS

**LENDER:**

**THE PRIVATEBANK AND TRUST COMPANY**

X   
Authorized Signer

Cook County Clerk's Office

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF COOK )

AKA Karen Kass

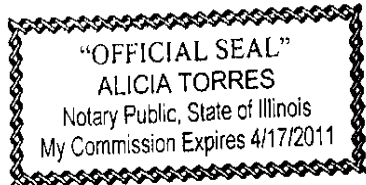
On this day before me, the undersigned Notary Public, personally appeared **Karen R. Kass**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 11th day of August, 2010.

By Alicia Torres Residing at Joliet, Illinois

Notary Public in and for the State of Illinois

My commission expires 4-17-2011



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF COOK )

On this 11th day of August, 2011 before me, the undersigned Notary Public, personally appeared Yvonne Hayden and known to me to be the Assoc Managing Director, authorized agent for **The PrivateBank and Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **The PrivateBank and Trust Company**, duly authorized by **The PrivateBank and Trust Company** 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 **The PrivateBank and Trust Company**.

By Alicia Torres Residing at Joliet, IL

Notary Public in and for the State of Illinois

My commission expires 4-17-2011

