

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077



Doc#: 1030846008 Fee: \$44.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/04/2010 11:33 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

FOR RECORDER'S USE ONLY

**FIDELITY NATIONAL TITLE** 555010219

This Modification of Mortgage prepared by:  
NORTH SHORE COMMUNITY BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 10, 2010, is made and executed between Sanford I. Knight and Susan K. Knight, Husband and Wife, as Tenants by the Entirety, whose address is 434 Woodlawn Ave., Glencoe, IL 60022 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 11, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 16, 2003 as Document No. 0319734154, and as modified from time to time, with the office of the Cook County Recorder of Deeds.

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

LOT 9 IN BLOCK 4 IN NORTH SHORE LAND COMPANY'S SUBDIVISION IN SECTIONS 17 AND 18, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 434 Woodlawn Ave., Glencoe, IL 60022. The Real Property tax identification number is 05-18-208-004-0000.

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

Principal amount is **DECREASED** to \$192,970.00.

**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

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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 SEPTEMBER 10, 2010.

GRANTOR:

X  
Sanford I. Knight

X  
Susan K. Knight

LENDER:

NORTH SHORE COMMUNITY BANK & TRUST COMPANY

X  
Authorized Signer

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## MODIFICATION OF MORTGAGE

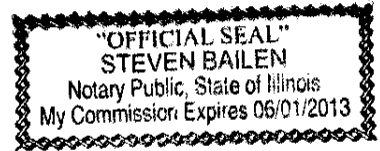
Loan No: 2390004008

(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 **Sanford I. Knight and Susan K. Knight**, 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 10th day of September, 2010.

By Steve Bailen Residing at Wilmette

Notary Public in and for the State of IL

My commission expires 6/1/12

### LENDER ACKNOWLEDGMENT

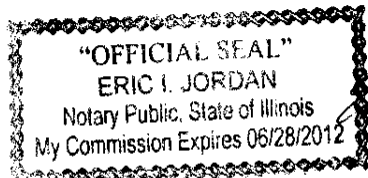
STATE OF IL )  
 )  
 ) SS  
 )  
 COUNTY OF Cook )

On this 10th day of September, 2010 before me, the undersigned Notary Public, personally appeared Steve Bailen and known to me to be the AVP, authorized agent for **NORTH SHORE COMMUNITY BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**, duly authorized by **NORTH SHORE COMMUNITY BANK & 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 **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**.

By Steve Bailen Residing at Wilmette

Notary Public in and for the State of IL

My commission expires 06/28/12



*[Handwritten Signature]*

# ALTA LOAN AND EXTENDED COVERAGE POLICY STATEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$192,970.00	09-10-2010	09-10-2020	2390004008			SDB	

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "\*\*\*\*" has been omitted due to text length limitations.

**Grantor:** Sanford I. Knight (SSN: 378-60-5517)  
 Susan K. Knight (SSN: 252-92-9804)  
 434 Woodlawn Ave.  
 Glencoe, IL 60022

**Lender:** NORTH SHORE COMMUNITY BANK & TRUST  
 COMPANY  
 7800 Lincoln Avenue  
 Skokie, IL 60077

**POLICY COMMITMENT NUMBER:** \_\_\_\_\_ **LOAN NUMBER:** 2390004008

With respect to the land described in the above commitment number, the signatories herein make the following statements for the purpose of inducing the following named title insurance company to issue the subject title policies:

Name of Title Insurance Company: \_\_\_\_\_

**Statement Of Seller(s)**

The seller(s) certify that for the past two years no building permit has issued nor have any improvements to the subject land been made which could result in an increase in the assessed tax valuation of the subject land.

**Statement of Seller(s) and Mortgagor(s)**

The seller(s) and mortgagor(s) certify that, to the best of their knowledge and belief, no contracts for the furnishing of any labor or material to the land or the improvements thereon, and no security agreements or leases in respect to any goods or chattels that have or are to become attached to the land or any improvements thereof as fixtures, have been given or are outstanding that have not been fully performed and satisfied; and that no unrecorded leases to which the land may be subject are for more than a three-year term or contain an option to purchase, right of renewal or other unusual provisions, except as follows (if none, state "none"; use reverse side if necessary):

**Statement Of Mortgagor(s)**

The mortgagor(s) certifies that the mortgage and the principal obligations it secures are good and valid and free from all defenses; that any person purchasing the mortgage and the obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited; and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the above mortgage and obligations to sell, pledge or otherwise dispose of the same freely at any time, and to insure the purchasers or pledgees thereof against any defenses thereto by the mortgagor or the mortgagor's heirs, personal representative or assigns.

**Date:** \_\_\_\_\_

**Individual Seller(s)**

\_\_\_\_\_  
 \_\_\_\_\_ (Seal)  
 \_\_\_\_\_ (Seal)

**Individual Mortgagor(s)**

*Sanford I. Knight*  
 \_\_\_\_\_ (Seal)  
*Susan K. Knight*  
 \_\_\_\_\_ (Seal)

**Corporate Seller(s)**

IN WITNESS WHEREOF \_\_\_\_\_ has caused these presents to be signed by its \_\_\_\_\_ President and attested by its \_\_\_\_\_ Secretary under its corporate seal on the above date.

BY: \_\_\_\_\_  
 \_\_\_\_\_ President

ATTEST: \_\_\_\_\_  
 \_\_\_\_\_ Secretary

**Corporate Mortgagor(s)**

IN WITNESS WHEREOF \_\_\_\_\_ has caused these presents to be signed by its \_\_\_\_\_ President and attested by its \_\_\_\_\_ secretary under its corporate seal on the above date.

BY: \_\_\_\_\_  
 \_\_\_\_\_ President

ATTEST: \_\_\_\_\_  
 \_\_\_\_\_ Secretary

**Lender's Disbursement Statement**

The undersigned hereby certifies that the proceeds of the loan secured by the mortgage to be insured under the loan policy to be issued pursuant to the above commitment number were fully disbursed to or on the order of the mortgagor on \_\_\_\_\_; and, to the best knowledge and belief of the undersigned, the proceeds are not to be used to finance the making of future improvements or repairs on the land.

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_