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Doc#: 1032210069 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/18/2010 03:11 PM Pg: 1 of 5

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8765

The property identified as: **PIN:** 03-32-125-030-0000

Address:

Street: 412 SOUTH BRISTOL LANE

Street line 2:

City: ARLINGTON HEIGHTS

State: IL

ZIP Code: 60005

Lender: JPMORGAN CHASE BANK, NA

Borrower: JOHN PRUBAN AND CHRISTINE PRUBAN

Loan / Mortgage Amount: \$670,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is mixed commercial and residential property consisting of 1 to 4 units.

Certificate number: 84A9EC99-7585-47D7-B2D8-96C83860A131

Execution date: 10/25/2010

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P 5
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RECORDATION REQUESTED BY:

JPMorgan Chase Bank, NA
Chicago Private Client Services
LPO
10 South Dearborn, 8th Floor
Chicago, IL 60670

WHEN RECORDED MAIL TO:

RECORD & RETURN TO 8404
CT LIEN SOLUTIONS
P.O. BOX 29071
Glendale, CA 91209-9071

26062303-IL-Cook County Rec

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

JEFFREY SEYFARTH, LENDER
JPMorgan Chase Bank, NA
10 South Dearborn, 8th Floor
Chicago, IL 60670

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 25, 2010, is made and executed between JOHN PRUBAN and CHRISTINE PRUBAN, HUSBAND AND WIFE, TENANTS BY THE ENTIRETY, NOT JOINT TENANTS IN COMMON, whose address is 412 SOUTH BRISTOL LANE, ARLINGTON HEIGHTS, IL 60005 (referred to below as "Grantor") and JPMorgan Chase Bank, NA, whose address is Chicago Private Client Services LPO, 10 South Dearborn, 8th Floor, Chicago, IL 60670 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 25, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED DECEMBER 5, 2007 AS DOCUMENT NUMBER #0733922127 IN THE RECORDER OF OFFICE OF COOK COUNTY, STATE OF ILLINOIS.

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

LOT 239 IN SCARSDALE, A SUBDIVISION OF PART OF THE WEST HALF OF THE EAST HALF AND PART OF THE EAST HALF OF THE WEST HALF OF SECTION 32, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 3, 1929 AS DOCUMENT 440137, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 412 SOUTH BRISTOL LANE, ARLINGTON HEIGHTS, IL 60005. The Real Property tax identification number is 03-32-125-030-0000

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

The maturity date of the Indebtedness secured by this Mortgage is extended to November 10, 2018. All references to a maturity date in this Mortgage, if any, shall be deemed to refer to said maturity date.

The principal amount of the Indebtedness secured by this Mortgage is reduced by this Modification of Mortgage to \$670,000.00. The lien of this Mortgage originally dated OCTOBER 25, 2007 shall not exceed

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE****(Continued)****Page 2**


at any one time \$670,000.00 as of the date of this Modification, which is OCTOBER 25, 2010.

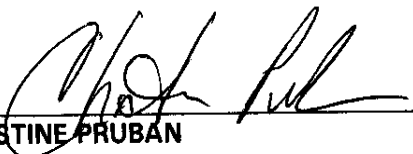
Maximum Lien. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed the Credit Limit of \$670,000.00.

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.

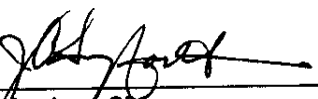
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 25, 2010.

GRANTOR:

X 
JOHN PRUBAN

X 
CHRISTINE PRUBAN

LENDER:

X  VP
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

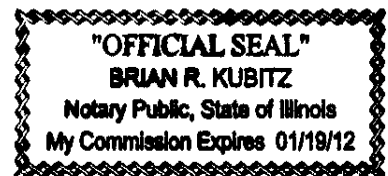
On this day before me, the undersigned Notary Public, personally appeared **JOHN PRUBAN; CHRISTINE PRUBAN**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 25th day of October, 2010.

By Brian Kubitz Residing at 608 S. BRISTOL AVE HTS IL

Notary Public in and for the State of IL

My commission expires 1/19/12



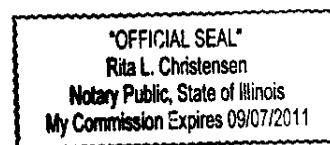
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 25th day of OCTOBER, 2010 before me, the undersigned Notary Public, personally appeared JEFFREY SEYFARTH and known to me to be the Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Rita L. Christensen Residing at 393 Stonewood Circle
Carol Stream, IL 60188
 Notary Public in and for the State of ILLINOIS

My commission expires 09/07/11

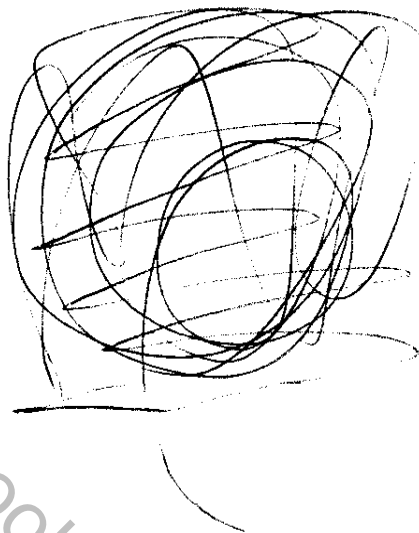


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MODIFICATION OF MORTGAGE

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