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Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

Doc#: 1135041060 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/16/2011 02:54 PM Pg: 1 of 4

Report Mortgage Fraur 800-532-8785

The property identified as:

(IN): 24-13-206-012-0000

Address:

Street:

10321 South Maplewood Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60655** 

Lender. The Privatebank and Trust Company

Borrower: Kerry M. Kennedy and Mary Ann Kennedy, Husband and Wife

Loan / Mortgage Amount: \$97,000.00

Clark This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 71482DE4-04B7-4D27-872D-CB690C1AE367

Execution date: 10/21/2011

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#### RECORDATION REQUESTED BY:

The PrivateBank and Trust Company Illinois - Main Office 70 West Madison Chicago, IL 60602

#### WHEN RECORDED MAIL TO:

The PrivateBank and Trust Company - Loan Operations Closer: Bridget Werner 70 W. Madison, 8th Floor Chicago, IL 65692-4202

SEND TAX NOTICES TO:

Kerry M. Kennedy Mary Ann Kennedy 10321 South Maplewood Avenue Chicago, IL 60655-1022

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

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 21, 2011, is niede and executed between Kerry M. Kennedy and Mary Ann Kennedy, husband and wife, whose address is 10321 South Maplewood Avenue, Chicago, IL 60655-1022 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 70 West Madison, Chicago, IL 60602 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 1, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on March 11, 2005 at the Cook County Recorder's Office as Document Number 0507020144

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

LOT 12 IN BLOCK 5 IN ARTHUR DUNAS' BEVERLY HILLS MANOR, A SUBDIVISION OF PART OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10321 South Maplewood Avenue, Chicago, IL 60655-1022. The Real Property tax identification number is 24-13-206-012-0000.

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

THE AMOUNT OF THE FUTURE ADVANCE OBLIGATION IS DECREASED TO NINETY SEVEN THOUSAND DOLLARS (\$97,000.00).

THE MATURITY DATE OF THE MORTGAGE SHALL BE AMENDED AND RESTATED AS FOLLOWS: THE

ma 11-34601

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### MODIFICATION OF MORTGAGE (Continued)

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MORTGAGE SHALL BE CONTINUING, AND REMAIN IN EFFECT FOR AS LONG AS ANY INDEBTEDNESS, AS DEFINED THEREIN, AND OWING LENDER, REMAINS OUTSTANDING AND PAYABLE, AND ALL OBLIGATIONS IMPOSED UNDER SAID MORTGAGE HAVE BEEN SATISFACTORILY PERFORMED BY GRANTOR.

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 (EA) ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 21, AND GRANTOR AGREES TO ITS TERMS 2011. County Clark's Office

**GRANTOR:** 

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

thorized Signer -Scott W. ElzA

PVTB-AMD

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## MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT	
STATE OF	) ) SS
COUNTY OF	)
Kennedy, to me known to be the individuals descr acknowledged that they signed the Modification purposes therein mentioned.	ublic, personally appeared Kerry M. Kennedy and Mary Annibed in and who executed the Modification of Mortgage, and as their free and voluntary act and deed, for the uses and \( \frac{2\sqrt{5}}{\text{day of }} \) day of \( \frac{20\sqrt{5}}{\text{L}} \).  Residing at \( \frac{MCKEMA}{\text{L}} \) The side of \( \frac{20\sqrt{5}}{\text{L}} \).
Notary Public in and for the State of	OFFICIAL SEAL MARY BETH EVANS NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:04/04/13
LENDER A	CKNOWLEDGMENT
COUNTY OF	) SS ()
instrument and acknowledged said instrument to and Trust Company, duly authorized by The Privi	and known to me to be the Notary and Trust Company that executed the within and foregoing be the free and voluntary act and deed of The PrivateBank at this said instrument on behalf of The PrivateBank and Trust
By Judgettl M. Merner Notary Public in and for the State of Jelimo	Residing at EVINGUEN Park
My commission expires 04 02 3013	Official Seal Bridgette M Werner Notary Public State of Illinois My Commission Expires 04/02/2012