

# UNOFFICIAL COPY



Doc#: 1209616051 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/05/2012 03:06 PM Pg: 1 of 3

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This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

## MODIFICATION OF MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is March 26, 2012. The parties and their addresses are:

**MORTGAGOR:**

**BIJUMON C. KIZHAKKEKUTTU**  
6969 North Chichora Avenue  
Chicago, IL 60646-1507

**DOLLY B. KIZHAKKEKUTTU**  
6969 North Chichora Avenue  
Chicago, IL 60646-1507

**LENDER:**

**LAKESIDE BANK**  
Organized and existing under the laws of Illinois  
55 W. WACKER DRIVE  
CHICAGO, IL 60601

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated March 10, 2008 and recorded on March 12, 2012 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0807249061 and covered the following described Property:

LOT 40 IN BLOCK 8 IN WILLIAM F. HIGGIN'S PARK ADDITION, BEING A SUBDIVISION OF THAT PART OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH LINE OF RIGHT OF WAY OF THE BALTIMORE AND OHIO CHICAGO TERMINAL RAILROAD, IN COOK COUNTY, ILLINOIS.

PIN: 16-17-408-001-0000

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The property is located in Cook County at 5815 West Arthington Street, Chicago, Illinois 60644-5402.

**2. MODIFICATION.** For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

**A. Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 60591791, dated March 10, 2008, from Mortgagor to Lender, with a loan amount of \$309,322.85, with an interest rate of 5.750 percent per year and maturing on March 20, 2017.

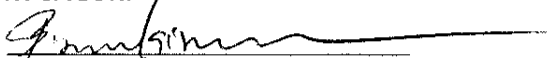
(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**3. CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

**SIGNATURES.** By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

**MORTGAGOR:**

  
Bijumon C. Kizhakkekuttu

Individually

  
Dolly B. Kizhakkekuttu

Individually

**LENDER:**

LAKESIDE BANK

By   
Donald Benjamin, Senior Vice President

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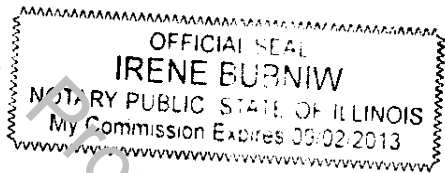
**ACKNOWLEDGMENT.**

(Individual)

STATE OF IL, County OF COOK ss.  
This instrument was acknowledged before me this 26 day of MARCH, 2012  
by Bijumon C. Kizhakkekuttu , and Dolly B. Kizhakkekuttu .

My commission expires:

Irene Buberniw  
(Notary Public)



(Lender Acknowledgment)

STATE OF IL, County OF COOK ss.  
This instrument was acknowledged before me this 26 day of MARCH, 2012  
by Donald Benjamin -- Senior Vice President of LAKESIDE BANK, a corporation, on behalf of the corporation.

My commission expires:

Irene Buberniw  
(Notary Public)

