

# UNOFFICIAL COPY



Doc#: 1213134123 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/10/2012 02:19 PM Pg: 1 of 4

Space Above This Line For Recording Data

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 27, 2012. The parties and their addresses are:

**MORTGAGOR:**

**NORTH STAR TRUST COMPANY, AS SUCCESSOR TRUSTEE TO LAKESIDE BANK UNDER TRUST AGREEMENT DATED APRIL 4, 2001 AND KNOWN AS TRUST NO. 10-2265**  
An Illinois Trust  
500 West Madison Street, Ste 3150  
Chicago, IL 60661

**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 October 29, 2003 and recorded on November 12, 2004 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 0331644128 and covered the following described Property:

See attached Exhibit A

The property is located in Cook County at 2200 South Michigan Ave, Chicago, Illinois 60616-2103.

**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. Maximum Obligation Limit.** The maximum obligation provision of the Security Instrument is modified to read:

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(1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed \$1,310,608.00. Any limitation of amount does not include interest, attorneys' fees and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

**B. 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. 60374796, dated October 29, 2003, from Daniel Kravetz and North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265 (Borrower) to Lender, with a loan amount of \$1,310,608.00 and maturing on April 6, 2017.

(b) All Debts. All present and future debts from Daniel Kravetz and North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265 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:**

North Star Trust Company, as successor trustee to Lakeside Bank under trust agreement dated April 4, 2001 and known as Trust No. 10-2265

By *Stuart A. Hoyle*  
Authorized Signer

By *Silvia Medina*  
Authorized Signer

This Document is signed by NORTHSTAR TRUST COMPANY not individually but solely as Trustee under certain Trust Agreement known as Trust No. 10-2265. Said Trust Agreement is attached hereto and hereof and any claims against said Trustee shall be barred from the signing of this Document. The Trustee shall not be held responsible for any claims against the Trustee which are not covered by the terms and conditions of these terms and conditions. The Trustee shall not be held responsible for any claims against the Trustee which are not covered by the terms and conditions of these terms and conditions. The Trustee shall not be held responsible for any claims against the Trustee which are not covered by the terms and conditions of these terms and conditions.

**LENDER:**

LAKESIDE BANK

By *Donald Benjamin*  
Donald Benjamin, Senior Vice President

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## EXHIBIT A

### PARCEL 1:

THE EAST 62-8/12 FEET (EXCEPT THAT PART TAKEN FOR WIDENING 22ND STREET) OF THAT PART LYING WEST OF MICHIGAN AVENUE, AS NOW LAID OUT OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO DESCRIBED AS FOLLOWS:

LOT 1 (EXCEPT STREET AND EXCEPT PART TAKEN FOR WIDENING 22ND STREET) LOTS 2 AND 3 AND THE EAST 9-8/12 OF LOT 4 (EXCEPT THAT PART OF EACH OF SAID LOTS TAKEN FOR WIDENING 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 AFORESAID, IN COOK COUNTY, ILLINOIS.

### PARCEL 2:

LOT 4 (EXCEPT THE EAST 9-8/12 FEET THEREOF) AND ALL OF LOTS 5, 6 AND 7 IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF SAID PREMISES CONVEYED TO THE CITY OF CHICAGO FOR WIDENING EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

### PARCEL 3:

LOTS 8 AND 9 (EXCEPT THE NORTH 54.00 FEET OF SAID LOTS TAKEN FOR WIDENING EAST 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

### PARCEL 4:

LOTS 10 TO 14, INCLUSIVE IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF LOTS 10 TO 14, INCLUSIVE LYING NORTH OF A LINE 54.00 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

PIN: #17-27-101-005, 17-27-101-006, 17-27-101-007, 17-27-101-008,  
#17-27-101-009, 17-27-101-010, 17-27-101-011, 17-27-101-012,  
#17-27-101-013, 17-27-101-014, 17-27-101-015

COMMONLY KNOWN AS: 2200 SOUTH MICHIGAN AVENUE, CHICAGO, ILLINOIS 60616

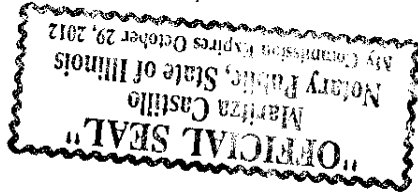
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STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

I, Maritza Castillo, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Laurel Thorpe ~~Trust Officer~~ and ~~Christina~~ ~~Trust Officer~~ NORTH STAR TRUST COMPANY as Trustee, and not personally, under Trust Agreement dated April 4, 2001 and known as Trust # 10-2265 are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and the said instrument as their own free and voluntary act, for the uses and purposes therein set forth on this 3rd day of May, 2012

Maritza Castillo  
NOTARY PUBLIC

Commission Expires:  
\_\_\_\_\_



STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

The foregoing Instrument was acknowledged before me by DONALD BENJAMIN, the SR. VICE PRESIDENT of and \_\_\_\_\_, the \_\_\_\_\_ of \_\_\_\_\_, LAKESIDE BANK, an Illinois Corporation, on behalf of the corporation, on this 27th day of MARCH, 2012.

Irene Bubniw  
NOTARY PUBLIC

My Commission Expires \_\_\_\_\_