

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
LAKE FOREST BANK AND  
TRUST COMPANY  
727 N. BANK LANE  
LAKE FOREST, IL 60045

WHEN RECORDED MAIL TO:  
LAKE FOREST BANK AND  
TRUST COMPANY  
727 N. BANK LANE  
LAKE FOREST, IL 60045



Doc#: 1220544076 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/23/2012 02:48 PM Pg: 1 of 4

SEND TAX NOTICES TO:  
Ronald Y. Solomon, Nancy  
Solomon and Delia Roccati  
660 S. Buckingham Court  
Lake Forest, IL 60045

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:  
Sara Sigurdsson  
LAKE FOREST BANK AND TRUST  
727 N. BANK LANE  
LAKE FOREST, IL 60045

12199 - 43

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 1, 2012, is made and executed between Delia Roccati to an undivided 50%, Nancy Solomon to an undivided 25% and Ronald Solomon to an undivided 25% (referred to below as "Grantor") and LAKE FOREST BANK AND TRUST COMPANY whose address is 727 N. BANK LANE, LAKE FOREST, IL 60045 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 7, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 18, 2003 in The Cook County Recorder's Office as Document # 0310832030.

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

See Exhibit "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 666 Dundee Rd., Northbrook, IL 60062. The Real Property tax identification number is 04-02-416-008-1015.

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

The interest rate floor shall be changed to a fixed rate of 5.75%.

**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

34

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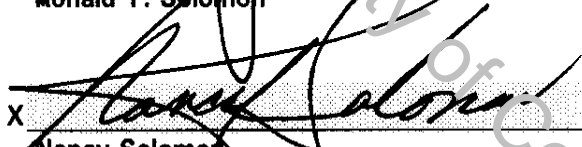
## MODIFICATION OF MORTGAGE (Continued)

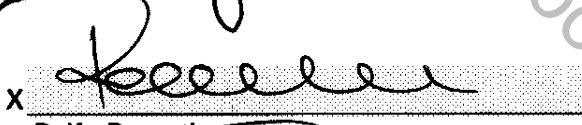
parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign 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 JULY 1, 2012.**

GRANTOR:

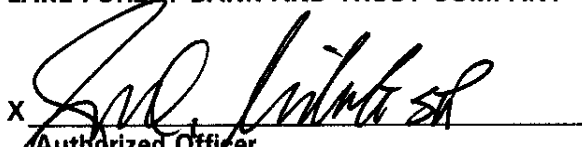
X   
\_\_\_\_\_  
Ronald Y. Solomon

X   
\_\_\_\_\_  
Nancy Solomon

X   
\_\_\_\_\_  
Delfo Roccati

LENDER:

LAKE FOREST BANK AND TRUST COMPANY

X   
\_\_\_\_\_  
Authorized Officer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Lake )

On this day before me, the undersigned Notary Public, personally appeared **Ronald Y. Solomon; Nancy Solomon; and Delfo Rocati**, 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 11 day of July, 2012.

By Lori P. Flint Residing at Lake Forest

Notary Public in and for the State of Illinois

My commission expires 8/11/14



### LENDER ACKNOWLEDGMENT

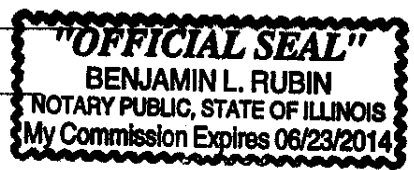
STATE OF IL )  
 ) SS  
 COUNTY OF Lake )

On this 5<sup>th</sup> day of July, 2012 before me, the undersigned Notary Public, personally appeared Stephen A. Milota and known to me to be the Senior Vice President, authorized agent for **LAKE FOREST BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKE FOREST BANK AND TRUST COMPANY**, duly authorized by **LAKE FOREST BANK AND 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 **LAKE FOREST BANK AND TRUST COMPANY**.

By [Signature] Residing at Libertyville, IL

Notary Public in and for the State of IL

My commission expires 6/23/14



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PARCEL 1:

UNIT 12, IN NORTHBROOK OFFICE COURT CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 24882425, AND AMENDED BY DOCUMENT 24956986, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS,

ALSO,

PARCEL 2:

AN EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF SAID REAL ESTATE, AS SET FORTH IN AGREEMENT FOR GRANT OF EASEMENT DATED JUNE 29, 1978 AND REGISTERED AUGUST 31, 1978 AS LR DOCUMENT 3043484 OVER AND UPON:

THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE SOUTH LINE OF SAID SOUTH EAST 1/4, SAID POINT BEING 610.50 FEET (AS MEASURED ALONG SAID SOUTH LINE) EAST OF THE SOUTHWEST CORNER OF SAID SOUTH EAST 1/4; THENCE NORTH, 734.00 FEET; THENCE NORTH 89 DEGREES 23 MINUTES EAST, 225.00 FEET; THENCE NORTH 0 DEGREES 6-1/2 MINUTES EAST ALONG A LINE 'A' TO THE POINT OF INTERSECTION WITH THE SOUTHWESTERLY RIGHT OF WAY PER DOCUMENT NO. 3365275, SAID POINT OF INTERSECTION BEING 997.90 FEET (AS MEASURED ALONG SAID SOUTHWESTERLY RIGHT OF WAY LINE) NORTHWESTERLY OF THE SOUTH LINE OF SAID SOUTH EAST 1/4, WHICH AFORESAID POINT OF INTERSECTION IS THE PLACE OF BEGINNING OF THE FOLLOWING DESCRIBED PARCEL OF LAND, TO WIT: THENCE SOUTH ALONG THE AFORESAID LINE 'A' 63.00 FEET; THENCE NORTHEASTERLY TO A POINT OF INTERSECTION WITH THE AFORESAID SOUTHWESTERLY RIGHT OF WAY LINE OF THE CHICAGO AND NORTH WESTERN RAILWAY, SAID POINT OF INTERSECTION BEING 60.00 FEET (AS MEASURED ALONG SAID SOUTHWESTERLY RIGHT OF WAY LINE) SOUTHEASTERLY OF THE AFORESAID PLACE OF BEGINNING; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY RIGHT OF WAY LINE 60 FEET TO SAID PLACE OF BEGINNING, FOR DRAINAGE, ALL IN COOK COUNTY, ILLINOIS.

04-02-416-008-1015