

# UNOFFICIAL COPY



Doc#: 1224346044 Fee: \$44.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 08/30/2012 12:59 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**  
American Chartered Bank  
20 North Martingale Road,  
Suite 600  
Schaumburg, IL 60173

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

## MODIFICATION OF MORTGAGE



\*000000604846301-1074008092012\*

**THIS MODIFICATION OF MORTGAGE** dated August 8, 2012, is made and executed between Branko Vardijan and Violet Vardijan, as joint tenants (referred to below as "Grantor") and American Chartered Bank, whose address is 20 North Martingale Road, Suite 600, Schaumburg, IL 60173 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 3, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 31, 2008 as Document #0830545045 in the Cook County Recorder's Office, as subsequently modified from time to time.

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

LOT 23 IN BLOCK 3 IN LONNQUIST AND COMPANY'S OAKTON PARKWAY SUBDIVISION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 8019 Kenton Avenue, Skokie, IL 60076. The Real Property tax identification number is 10-22-329-039-0000.

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

**This Modification of Mortgage reflects the following:**

(1) An increase in the principal amount of Indebtedness secured by the Mortgage to \$958,803.14.

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## MODIFICATION OF MORTGAGE

(Continued)

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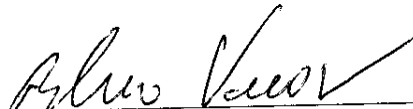
Loan No: 604846301-1


(2) 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 \$958,803.14.

**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 AUGUST 8, 2012.**

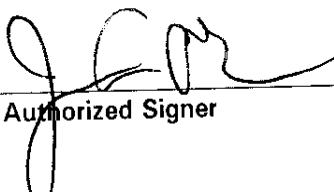
GRANTOR:

x   
\_\_\_\_\_  
Branko Vardijan

x   
\_\_\_\_\_  
Violet Vardijan

LENDER:

AMERICAN CHARTERED BANK

x   
\_\_\_\_\_  
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 604846301-1

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

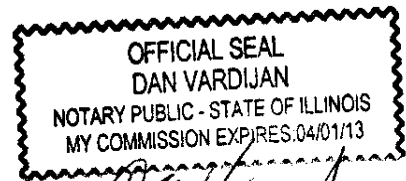
On this day before me, the undersigned Notary Public, personally appeared **Branko Vardijan** and **Violet Vardijan**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 11<sup>th</sup> day of AUGUST, 2012.

By DAN VARDIJAN Residing at 7040 N KEATING, LINCOLNWOOD

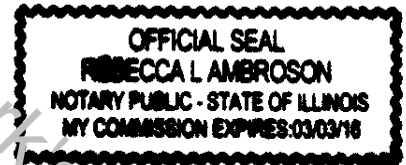
Notary Public in and for the State of ILLINOIS

My commission expires 4-1-13



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )



On this 10 day of August, 2012 before me, the undersigned Notary Public, personally appeared James Erdson and known to me to be the Branch Senior Vice President, authorized agent for **American Chartered Bank** that executed the within and preceding instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Chartered Bank**, duly authorized by **American Chartered Bank** 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 **American Chartered Bank**.

By Rebecca L. Ambrosion Residing at 1199 E. Higgins

Notary Public in and for the State of Illinois

My commission expires 3/3/16

Schaumburg IL 60123

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## MODIFICATION OF MORTGAGE (Continued)

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