## **UNOFFICIAL COPY**

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

1224808055 Fee: \$48.25 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 09/04/2012 12:36 PM Pg: 1 of 5

#### SEND TAX NOTICES TO:

Everett H. Janke, Trustee of Everett H. Janke Trust Dated February 28, 1983 under the provisions of a trust agreement dated Funuary 28, 1986: Lisa A. Janke Individually; Christopher J. Janke, Individually; and Everett H. Janke, Trustee of Kathleen T. Janke Revocable Trust dated February 28, 1986 under the provisions of a trust agreement dated February 28, 1986 112 Radcliffe Court Glenview, IL 60026

FOR RECORDER'S USE ONLY

3-C/O FIDELITY NATIONAL TITLE (2/2000791

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

### **MODIFICATION OF MORTGAGE**

Cook

THIS MODIFICATION OF MORTGAGE dated August 7, 2012, is made and executed between Everett H. Janke, as Trustee under the Everett H. Janke Trust Dated February 28, 1986 as to 40% interest Lica A. Janke, as to an undivided 10% interest, Christopher J. Janke, as to an undivided 10% interest and Everage H. Janke, as Trustee under the terms of the Kathleen T. Janke Revocable Trust dated February 28, 1986 as to an undivided 40% interest all tenants in common (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 June 28, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recoreded July 19, 2005 as Document No. 0520020079 in The Cook County Recorder's Office.

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

UNIT NUMBER 9-48-L-1-112 IN PRINCETON VILLAGE CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: THAT PART OF LOT 1 IN PRINCETON VILLAGE, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 21, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS

FIDELITY NATIONAL TITLE 66000791



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#### MODIFICATION OF MORTGAGE (Continued)

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EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 89300376 AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 112 Radcliffe Court, Glenview, IL 60026. The Real Property tax identification number is 04-21-203-016-1059.

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

The interest rate has been increased to The Wall Street Journal Prime Rate floating plus 1.00% and adjustments to the interest rate will be subject to a floor, whereby the interest rate shall under no circumstances be less than 4.50%.

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 Mort laye as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall consultute 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 cy 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 7, 2012.

**GRANTOR:** 

Everett H. Janke, Trustee of Everett H. Janke Trust Dated

Clort's Office February 28, 1986 under the provisions of a Trust Agreement dated February 28, 1986

Lisa A. Janke

Christopher J. Janke, Individually

Everett H. Janke, Trustee of Kathleen T. Janke Revocable Trust dated February 28, 1986 upder the provisions of a Trust Agreement dated February 28, 1986

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# MODIFICATION OF MORTGAGE (Continued)

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LEMBER
LENDER:
LAKE FOREST BANK AND TRUST COMPANY
X Authorized Offic.
TRUST ACKNOWLEDGMENT
STATE OF Science )  SS "OFFICIAL SEAL"  JANICE C. NELSON  NOTARY PULLUC, STATE OF ILLINOIS  My Comp. 12 2 Sizes 07/20/2014
On this
By Residing at Residing at Notary Public in and for the State of Kei
My commission expires 7 - 20 - 19

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## MODIFICATION OF MORTGAGE (Continued)

Page 4

INDIVIDUAL ACKNOWLEDGMENT				
STATE OF Selvais	}	§ ''OFFICI	AT SPATUS	
	) SS	9	C. NELSON \$	
COUNTY OF Sake	)		STATE OF ILLINOIS & Expires 07/20/2014	
		Contract of the second		
On this day before me, the undersigned Notary Pub Janke, to me known to be the individuals described acknowledged that $t^{\mu}$ ev signed the Modification as purposes therein mentioner.	l in and who execut their free and volui	ed the Modification ntary act and deed,	of Mortgage, an , for the uses an	
Given under my hand and of ic al seal this	o +- day of	august	, 20 <u>/</u> 2	
By Jani C. Que				
Notary Public in and for the State of				
	error error error de salanda allemento			
My commission expires フィン・・・チー				
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	0,			
TRUST ACK	NOWLFDGMENT			
	4			
STATE OF Juliums	10%	<b>y</b>	ZAL SEAL"	
	) ss C	JANICE NOTARY PUBLI	E.C. MELSON IC, STATE OF ILLINOIS	
COUNTY OF Lake	)	My Commissio	n Espires 07/20/2014	
On this day of full public, personally appeared Everett H. Janke, Trustee	, <u>၁</u> ၀/2	before me, the u	indersigned Notar	
Public, personally appeared Everett H. Janke, Trustee 1986, and known to me to be an authorized trustee				
Mortgage and acknowledged the Modification to b	<u> </u>			
authority set forth in the trust documents or, by	•		• •	
mentioned, and on oath stated that he or she is aut the Modification on behalf of the trust.	thorized to execute 1	this Modification an	d in fact execute	
	Dociding of		•	
	Residing at			
By Jan C. Tel				
Notary Public in and for the State of July  My commission expires 7. 20.19				

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# MODIFICATION OF MORTGAGE (Continued)

(Continued) Page 5

LLINDI	LENDER ACKNOWLEDGMENT				
STATE OF <u>Julinois</u>					
	) SS				
COUNTY OF Lake					
, authorized eyent for LAKE FORI foregoing instrument and anknowledged sai FOREST BANK AND TRUST COMPANY, d	and known to me to be the and the within and d instrument to be the free and voluntary act and deed of LAKE uly authorized by LAKE FOREST BANK AND TRUST COMPANY for the uses and purposes therein mentioned, and on oath stated said instrument and in fact executed this said instrument on behalf ANY.				
ву В	Residing at Liberty ille, /L				
Notary Public in and for the State of	line is				
My commission expires $\frac{6/23/14}{6}$	"OFFICIAL SEAL" BENJAMIN L. RUBIN NOTARY PUBLIC, STATE OF ILLINOIS				

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