

UNOFFICIAL COPY



1233150031

RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
ZION
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

Doc#: 1233150031 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/26/2012 12:30 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:

First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

443028190 3/1333-157-57009

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

First Midwest Bank
300 N. Hunt Club Road
Gurnee, IL 60031

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 14, 2012, is made and executed between MATHEW M. JOSEPH and MERCY M. JOSEPH, HUSBAND AND WIFE JOINT TENANTS, whose address is 3356 THORNWOOD AVENUE, GLENVIEW, IL 600261574 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 6, 2011 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded July 26, 2011 as Document #1120750009 amended by a Modification of Mortgage dated July 6, 2012, recorded October 1, 2012 as Document #1227556005 in Cook County, Illinois.

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 Mortgage and made part of this Mortgage as if fully set forth herein.

This is not homestead property.

The Real Property or its address is commonly known as 611 MILWAUKEE AVENUE, UNIT 611-C, GLENVIEW, IL 60025. The Real Property tax identification number is 04-33-302-097-1003 AND 04-33-302-097-1004.

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

To delete the definition of "Note" therein its entirety and insert in lieu thereof the following: "Note. The word "Note" means the promissory note dated November 14, 2012, in the original principal amount of \$237,981.83 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the promissory note or agreement. The interest rate on the Note is 4.320% per annum. The maturity date of the Note is November 14, 2017."

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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MODIFICATION OF MORTGAGE (Continued)

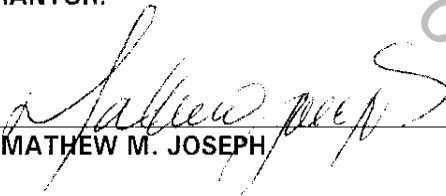
Loan No: 34333

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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 NOVEMBER 14, 2012.


GRANTOR:

X 
MATHEW M. JOSEPH

X 
MERCY M. JOSEPH

LENDER:

FIRST MIDWEST BANK

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 34333

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **MATHEW M. JOSEPH**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14 day of November, 2012.

By Alicia Macias Residing at 3303 Sherdan Rd Zion IL 60099

Notary Public in and for the State of Illinois

My commission expires 1-25-15



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this day before me, the undersigned Notary Public, personally appeared **MERCY M. JOSEPH**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14 day of November, 2012.

By Alicia Macias Residing at 3303 Sherdan Rd Zion IL 60099

Notary Public in and for the State of Illinois

My commission expires 1-25-2015



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 34333

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LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Lake)

On this 14 day of November, 2012 before me, the undersigned Notary Public, personally appeared Tom Goodhall and known to me to be the Business lender, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST 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 **FIRST MIDWEST BANK**.

By Alicia Macias
Notary Public in and for the State of Illinois

Residing at 3303 Sherden Rd
Zion

My commission expires 1-25-15



Notary Public for Cook County Clerk's Office

UNOFFICIAL COPY**EXHIBIT A"**

Property: 611 Milwaukee Avenue, Unit 611-C, Glenview, Illinois 60025 **County:** Cook

Legal Description: Unit 611C in Glen-Mil Plaza Condominium as delineated on a survey of the following described Parcel of Real Estate:

Parcel One: All that part of Lots 12 and 13 in Miller's Addition to Glenview Countryside, being a Subdivision of parts of Section 32 & 33 in Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois, that is described as follows: beginning at the most Southerly Corner of said Lot 12, thence Northwesterly along the Westerly line of said Lot 12, a distance of 57.50 feet; thence Northeasterly in a straight line and parallel with the Southerly line of said Lot 12, a distance of 175.00 feet, thence Southeasterly in a straight line and parallel with the Westerly line of said Lot 12, a distance of 57.50 feet to a point in said Southerly line of said Lot 12, said point being 175.00 feet Northeasterly of the Southerly most Corner of said Lot 12, as measured along said Southerly line of said Lot 12, thence Easterly in a straight line a distance of 55.32 feet to a point in a line 143.94 feet West of and parallel with the East line of said Lots 12 and 13, said point also being 182.10 feet South of the intersection of the Northwesterly line of said Lot 12 with the North line of said Lot 12 as measured along said parallel line; thence continuing Easterly in a straight line a distance of 144.02 feet to a point in the Easterly line of said Lot 13, said point being 63.00 feet North of the South East Corner of said Lot 13 as measured along said East line of Lot 13, thence South along the East line of said Lot 13, a distance of 63.00 feet to the Southeast Corner of said Lot 13, thence Southwesterly along the Southerly line of said Lot 13, a distance of 305.62 feet to the Southwest Corner of said Lot 13, thence Northwesterly along the Westerly line of said Lot 13 a distance of 180.12 feet to the point of beginning.

Parcel Two: All that part of Lots 12 & 13 in Miller's Addition to Glenview Countryside being a Subdivision of parts of Section 32 & 33 in Township 42 North Range 12 East of the Third Principal Meridian, in Cook County, Illinois, described as follows: commencing at the intersection of the North line of Lot 12 with the Northwesterly line of said Lot 12, thence South 182.10 feet along a straight line parallel with the East line of said Lots 12 & 13, thence Westerly 18.95 feet along a line when extended Westerly would intersect in the Northwesterly line of said Lot 13 at a point 175.00 feet Northeasterly of the Northwest Corner of said Lot 13, as measured along said Northwesterly line of said Lot 13 to the point of beginning, thence continuing Westerly a distance of 36.37 feet to a point in the Northwesterly line of said Lot 13, 175.00 feet Northeasterly of the Northwest Corner of said Lot 13, as measured along said Northwesterly line of said Lot 13, thence Northwesterly in a straight line parallel with the Southwesterly line of said Lot 12 a distance of 57.50 feet, said point being 175.00 feet Northeasterly of the Westerly line of said Lot 12, as measured Southwesterly along a line which is parallel with the Southerly line of said Lot 12, said line's intersection with the Southwesterly line of said Lot 12 is 57.50 feet Northwesterly of the Southerly most Corner of said Lot 12, as measured along the Southwesterly line of said Lot 12, thence Northeasterly in a straight line parallel with the Southerly line of said Lot 12 a distance of 30.00 feet, thence Southeasterly in a straight line parallel with the Southwesterly line of said Lots 12 & 13 a distance of 78.31 feet to the point of beginning; which survey is attached as Exhibit "B" to the Declaration of Condominium recorded as Document 0836518055, as amended from time to time, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Permanent Index	04-33-302-097-1003
Number(s):	04-33-302-097-1004