



Doc#: 1233333131 Fee: \$48.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/28/2012 01:42 PM Pg: 1 of 6

Loan #3800124947

Prepared By:  
After recording return to:

THE NORTHERN TRUST COMPANY  
50 S. LASALLE STREET  
CHICAGO IL 60603  
ATTN: NATIONAL MORTGAGE CENTER B-A

MORTGAGE MODIFICATION AGREEMENT  
AND AMENDMENT TO AGREEMENT AND DISCLOSURE STATEMENT  
(Reduced Credit Limit and Payment)

This Mortgage Modification Agreement and Amendment to Agreement and Disclosure Statement ("this Amendment"), is made and entered into as of October 26, 2012, by and between Michael E Werner And Laura W Werner (hereinafter, whether one or more, the "Borrower") and THE NORTHERN TRUST COMPANY, an Illinois banking corporation (the "Bank").

WHEREAS, the Borrower has entered into The Northern Trust Company Credit Line Agreement and Disclosure Statement (the "Agreement") dated March 21, 2006, pursuant to which the Borrower may from time to time borrow from the Bank amounts not to exceed the aggregate outstanding principal balance of \$1,945,000.00 (the "Credit Limit");

WHEREAS, the Borrower as Mortgagor has executed and delivered to the Bank as Mortgagee a Mortgage (the "Mortgage") dated March 21, 2006, pursuant to which the Borrower did mortgage, grant, warrant, and convey to the Bank the property located in the County of Cook, State of Illinois, legally described in Exhibit A attached hereto and incorporated herein by reference, which has a street address of 33 E Bellevue Pl #2w, Chicago, IL 60611, which Mortgage was recorded on April 21, 2006, as Document No. 0611147151 by the office of the Recorder of Deeds of such county;

WHEREAS, the Bank is the current holder of the Agreement and the Mortgage, and the Borrower has requested that the Credit Limit be decreased from \$1,945,000.00 to \$320,000.00, and the Bank is willing so to do provided the Borrower executes this Amendment and any further documents as the Bank may require, and subject to the terms, provisions and conditions hereinafter contained.

BOX 334 CT

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8920133 CP COE 2/3

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Now, therefore, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereto hereby agree as follows:

1. Amendment to Mortgage. The first paragraph on the first page of the Mortgage (the "Maximum Lien" clause) is hereby amended by substituting "\$320,000.00" [new Credit Limit] for "\$1,945,000.00" [original Credit Limit].
2. Amendment to Agreement. The Agreement is amended by substituting "\$320,000.00" [new Credit Limit] for "\$1,945,000.00" [original Credit Limit].
3. Payment. Borrower agrees to pay Bank \$633,263.11 (as of October 26, 2012) plus accrued interest and unpaid fees by November 26, 2012.
4. Effective Date. This Amendment is effective as of October 26, 2012.
5. References. Wherever in the Mortgage, the Agreement or any other instrument evidencing, securing or guaranteeing the loans made pursuant to the Agreement reference is made to the Mortgage or the Agreement, such reference shall from and after the date hereof be deemed a reference to the Mortgage or the Agreement as hereby modified and amended. From and after the date hereof the Mortgage shall secure loans up to the amended Maximum Credit Amount, with interest thereon, plus any other sums and obligations stated therein to be secured thereby.
6. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.
7. Miscellaneous. This amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment.

BORROWERS:

x Michael E. Werner  
Michael E Werner

x Laura W. Werner  
Laura W Werner

THE NORTHERN TRUST COMPANY

By: Christy Carrillo  
Christy Carrillo

Its: Officer

# UNOFFICIAL COPY

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6. No Implied Amendments. Except as expressly modified hereby, all of the terms and conditions of the Mortgage and the Agreement shall stand and remain unchanged and in full force and effect.

7. Miscellaneous. This amendment shall extend to and be binding upon the parties hereto and their heirs, personal representatives, executors, successors and assigns.

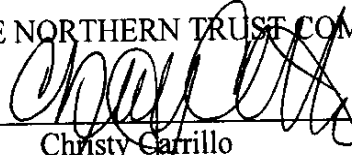
IN WITNESS WHEREOF, the parties hereto have duly executed this Amendment.

BORROWERS:

x \_\_\_\_\_  
Michael E Werner

x \_\_\_\_\_  
Laura W Werner

THE NORTHERN TRUST COMPANY

By:   
Christy Carrillo

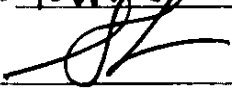
Its: Officer

# UNOFFICIAL COPY

STATE OF ILLINOIS)  
)  
COUNTY OF COOK)

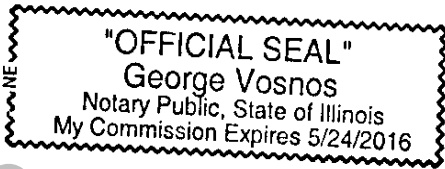
I, George Vosnos, a Notary Public in and for said County, in the State aforesaid, do hereby certify that \_\_\_\_\_ personally appeared before me and acknowledged that \_\_\_\_\_ executed and delivered the foregoing instrument as \_\_\_\_\_ free and voluntary act for the use and purposes therein set forth.

Given under my hand and notarial seal this  
6 day of November, 2012.



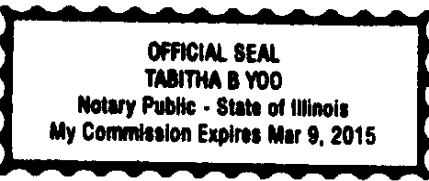
Notary Public

My Commission Expires: 7/24/16

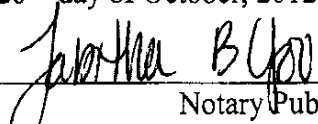


STATE OF ILLINOIS)  
)  
COUNTY OF COOK)

I, Tabitha Yoo, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Christy Carrillo, Officer of THE NORTHERN TRUST COMPANY, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as such Officer and is personally known to me to be such Officer, appeared before me this day in person and acknowledged that he/she signed and delivered and attested the said instrument as his/her free and voluntary act as such Officer, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.



Given under my hand and notarial seal this  
26<sup>th</sup> day of October, 2012.



Notary Public

My Commission Expires: 3/9/2015

# UNOFFICIAL COPY

STATE OF ILLINOIS)  
 )  
COUNTY OF COOK)

I, \_\_\_\_\_, a Notary Public in and for said County, in the State aforesaid, do hereby certify that \_\_\_\_\_ personally appeared before me and acknowledged that \_\_\_\_\_ executed and delivered the foregoing instrument as \_\_\_\_\_ free and voluntary act for the use and purposes therein set forth.

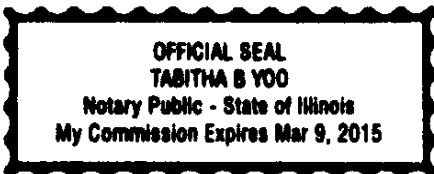
Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

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

STATE OF ILLINOIS)  
 )  
COUNTY OF COOK)

I, Tabitha Yoo, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Christy Carrillo, Officer of THE NORTHERN TRUST COMPANY, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as such Officer and is personally known to me to be such Officer, appeared before me this day in person and acknowledged that he/she signed and delivered and attested the said instrument as his/her free and voluntary act as such Officer, as aforesaid, and as the free and voluntary act of THE NORTHERN TRUST COMPANY for the uses and purposes therein set forth.



Given under my hand and notarial seal this 26<sup>th</sup> day of October, 2012.

*Tabitha B Yoo*  
\_\_\_\_\_  
Notary Public

My Commission Expires: 3/9/2015

# UNOFFICIAL COPY

STREET ADDRESS: **33 E. BELLEVUE PLACE**

**UNIT 2W**

CITY: **CHICAGO**

COUNTY: **COOK**

TAX NUMBER: **17-03-204-068-1003**

**LEGAL DESCRIPTION:**

**UNIT 2W TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 33 EAST BELLEVUE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 93032608, AND AS AMENDED FROM TIME TO TIME, IN SOUTH FRACTIONAL 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

Property of Cook County Clerk's Office