

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077



Doc#: 1310055046 Fee: \$42.00  
RHSP Fee: \$10.00 Affidavit Fee:  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/10/2013 02:24 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:  
NORTH SHORE COMMUNITY  
BANK & TRUST COMPANY  
7800 Lincoln Avenue  
Skokie, IL 60077

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

NORTH SHORE COMMUNITY BANK & TRUST  
7800 Lincoln Avenue  
Skokie, IL 60077

FIDELITY NATIONAL TITLE

53010525  
1all

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 13, 2012, is made and executed between Vikram V. Chakravarthy and Anita V. Chakravarthy, His Wife, Not as Joint Tenants or Tenants in Common but as Tenants by the Entirety, whose address is 3802 Ashley Court, Rolling Meadows, IL 60008 (referred to below as "Grantor") and NORTH SHORE COMMUNITY BANK & TRUST COMPANY, whose address is 7800 Lincoln Avenue, Skokie, IL 60077 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 18, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 28, 2010 as Document No. 1030155032, and as amended from time to time, with the office of the Cook County Recorder of Deeds.

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

PARCEL 1: THAT PART OF LOTS 14-19 IN THE TOWNHOMES OF WESTMINSTER, BEING A SUBDIVISION IN THE EAST 1/2 OF SECTION 26, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED ON MAY 18, 2000 AS DOCUMENT NO. 00358653, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 14-19; THENCE NORTH 66 DEGREES 26 MINUTES 00 SECONDS WEST, A DISTANCE OF 50.00 FEET; THENCE NORTH 23 DEGREES 34 MINUTES 00 SECONDS EAST A DISTANCE OF 122.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 23 DEGREES 34 MINUTES 00 SECONDS EAST, A DISTANCE OF 30.00 FEET; THENCE SOUTH 66 DEGREES 26 MINUTES 00 SECONDS EAST, A DISTANCE OF 50.00 FEET; THENCE SOUTH 23134W WEST, A DISTANCE OF 30.00 FEET; THENCE NORTH 66 DEGREES 25 MINUTES 00 SECONDS WEST, A DISTANCE OF 50.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL II: EASEMENT FOR INGRESS AND EGRESS OVER LOT 29 AS CONTAINED IN THE PLAT OF TOWNHOMES OF WESTMINSTER AND IN DECLARATION OF COVENANTS AND RESTRICTIONS RECORDED ON MAY 18, 2000 DOCUMENT NO. 00358653 AND 00358674 RESPECTIVELY.

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 390032794-1

The Real Property or its address is commonly known as 3802 Ashley Court, Rolling Meadows, IL 60008. The Real Property tax identification number is 02-26-412-025-0000.

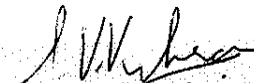
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

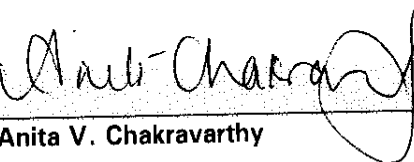
Principal amount is **DECREASED to \$23,750.00.**

**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 NOVEMBER 13, 2012.**

**GRANTOR:**

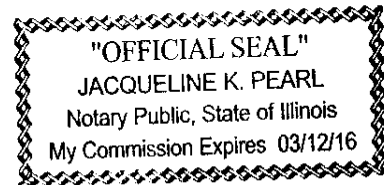
X   
Vikram V. Chakravarthy

X   
Anita V. Chakravarthy

**LENDER:**

**NORTH SHORE COMMUNITY BANK & TRUST COMPANY**

X   
Authorized Signer



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 390032794-1

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

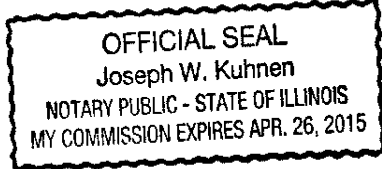
On this day before me, the undersigned Notary Public, personally appeared **Vikram V. Chakravarthy and Anita V. Chakravarthy**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 13<sup>th</sup> day of November, 2012.

By \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this 13<sup>th</sup> day of November, 2012 before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, authorized agent for **NORTH SHORE COMMUNITY BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**, duly authorized by **NORTH SHORE COMMUNITY BANK & 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 **NORTH SHORE COMMUNITY BANK & TRUST COMPANY**.

By Jacqueline K. Pearl Residing at Skokie IL

Notary Public in and for the State of Illinois

My commission expires 3/12/16

