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RECORDATION REQUESTED BY:

FIRST BANK OF HIGHLAND
PARK
HIGHLAND PARK OFFICE
1835 FIRST STREET
HIGHLAND PARK, IL 60035



WHEN RECORDED MAIL TO:

First Bank of Highland Park
Attn: Loan Operations
633 Skokie Blvd, Suite 320
Northbrook, IL 60062

Doc#: 1317533042 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/24/2013 10:34 AM Pg: 1 of 5

2013 8926757 CN CH

Property of Cook County Clerk's Office

This Modification of Mortgage prepared by:

FIRST BANK OF HIGHLAND PARK
1835 FIRST ST
HIGHLAND PARK, IL 60035

First Bank of Highland Park

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 10, 2013, is made and executed between Paul E. Drinan and Molly A. Drinan, Husband and Wife, not as joint tenants or tenants in common but as tenants by the entirety whose address is 1825 N. Paulina St., Chicago, IL. 60622 (referred to below as "Grantor") and FIRST BANK OF HIGHLAND PARK, whose address is 1835 FIRST STREET, HIGHLAND PARK, IL 60035 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 19, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Document Number 0929626046 Recorded on October 23, 2009.

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

LOT 31 IN BLOCK 23 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 31, TOWNSHIP 30 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1825 N. Paulina, Chicago, IL 60622. The Real Property tax identification number is 14-31-414-019-0000.

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

The Mortgage is hereby amended and modified as follows:

The words "Credit Agreement" mean the credit agreement dated May 10, 2013, with credit limit of \$100,000.00 from Grantor 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 Credit Agreement is a variable interest rate based upon an index. The index currently is

S Y
P 5
S N
SC Y
N

BOX 334 CTY

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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3.250% per annum. If the index increases, the payments tied to the index, and therefore the total amount secured hereunder, will increase. Any variable interest rate tied to the index shall be calculated as of, and shall begin on, the commencement date indicated for the applicable payment stream. NOTICE: Under no circumstances shall the interest rate on this Mortgage be less than 5.000% per annum or more than the lesser of 18.000% per annum or the maximum rate allowed by applicable law. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

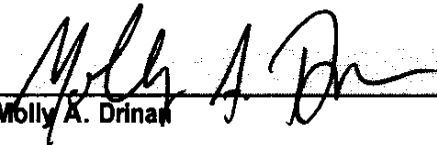
All other terms and conditions remain in full force and effect as described below in the paragraph entitled "Continuing Validity".

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 MAY 10, 2013.

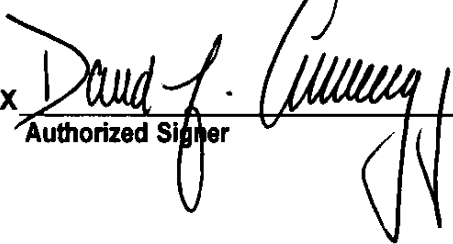
GRANTOR:

x 
Paul E. Drinan

x 
Molly A. Drinan

LENDER:

FIRST BANK OF HIGHLAND PARK

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

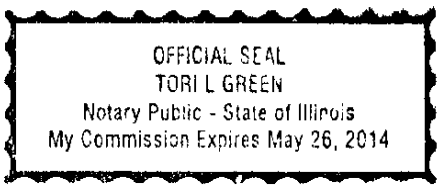
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared Paul E. Drinan, 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 10 day of May, 2013.
 By [Signature] Residing at Cook County

Notary Public in and for the State of Illinois
 My commission expires 05-26-14



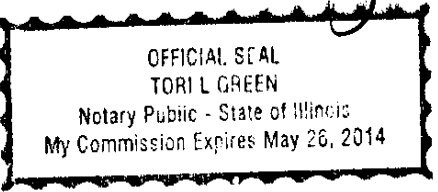
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared Molly A. Drinan, 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 10 day of May, 2013.
 By [Signature] Residing at Cook County

Notary Public in and for the State of Illinois
 My commission expires 05-26-14



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

COUNTY OF Lake) SS

On this 7 day of May, 2013 before me, the undersigned Notary Public, personally appeared David Giangiorgi and known to me to be the SVP, Retail Lending, authorized agent for **FIRST BANK OF HIGHLAND PARK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST BANK OF HIGHLAND PARK**, duly authorized by **FIRST BANK OF HIGHLAND PARK** through its board of directors or otherwise, for the uses and purposes herein 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 BANK OF HIGHLAND PARK**.

By [Signature] Residing at Glenview, IL

Notary Public in and for the State of Illinois

My commission expires March 27, 2016



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STREET ADDRESS: 1825 NORTH PAULINA STREET

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER: 14-31-414-019-0000

LEGAL DESCRIPTION:

LOT 31 IN BLOCK 23 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office