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RECORDATION REQUESTED BY:

LAKESIDE BANK
NORTH LOOP
55 W WACKER DRIVE
CHICAGO, IL 60601

WHEN RECORDED MAIL TO:

LAKESIDE BANK
NORTH LOOP
55 W WACKER DRIVE
CHICAGO, IL 60601



1330416081

Doc#: 1330416081 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/31/2013 03:28 PM Pg: 1 of 4

SEND TAX NOTICES TO:

LAKESIDE BANK
NORTH LOOP
55 W WACKER DRIVE
CHICAGO, IL 60601

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

LAKESIDE BANK
1055 W ROOSEVELT RD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE



0000000000316378960901201307400000DAVIS0JAMES W.09012013#####%%*%*

THIS MODIFICATION OF MORTGAGE dated September 1, 2013, is made and executed between James W. Davis, whose address is 204 Illinois Ave, St. Charles, IL 60174 and Linda S. Davis, whose address is 204 Illinois Ave, St. Charles, IL 60174 (referred to below as "Grantor") and LAKESIDE BANK, whose address is 55 W WACKER DRIVE, CHICAGO, IL 60601 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 30, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

July 28, 1998 as Document number 98657561.

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

PARCEL ONE:

UNIT NUMBER 3625 AS DELINEATED ON SURVEYS OF LOTS 1 AND 2 OF HARPER'S RESUBDIVISION OF PART OF BLOCK 1 IN ORIGINAL TOWN OF CHICAGO IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF A PART OF BLOCK 1 IN KINZIE'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTH FRACTION OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH PARTS OF CERTAIN VACATED STREETS AND ALLEYS LYING WITHIN AND ADJOINING SAID BLOCKS, SITUATED IN THE CITY OF CHICAGO, COOK COUNTY, ILLINOIS, WHICH SURVEYS ARE ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY MARINA CITY CORPORATION AND

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(Continued)**

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RECORDED DECEMBER 15, 1977 IN THE OFFICE OF THE RECORDER OF DEEDS FOR COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 24238692, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM OWNERSHIP (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION OF CONDOMINIUM OWNERSHIP AND SURVEY) SITUATED IN COOK COUNTY, ILLINOIS.

PARCEL TWO:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL TWO AFORESAID AS SET FORTH IN DECLARATION OF CONDOMINIUM OWNERSHIP AFORESAID RECORDED DECEMBER 15, 1977 AS DOCUMENT NUMBER 24238692 AND AS CREATED BY DEED FROM MARINA CITY CORPORATION, A CORPORATION OF ILLINOIS, TO ALLAN HURWITZ RECORDED JANUARY 9, 1978 AS DOCUMENT NO. 24275977 FOR ACCESS, INGRESS AND EGRESS IN, OVER, UPON, ACROSS AND THROUGH THE COMMON ELEMENTS AS DEFINED THEREIN.

PARCEL THREE:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL TWO AFORESAID AS CREATED BY GRANTS AND RESERVATIONS OF EASEMENTS RECORDED DECEMBER 15, 1977 AS DOCUMENT NUMBER 24238691, AND SET FORTH IN DEED FROM MARINA CITY CORPORATION, A CORPORATION OF ILLINOIS, TO ALLAN HURWITZ RECORDED JANUARY 9, 1978 AS DOCUMENT NO. 24275977 IN, OVER, UPON, ACROSS AND THROUGH LOBBIES, HALLWAYS, DRIVEWAYS, PASSAGEWAYS, STAIRS, CORRIDORS, ELEVATOR AND ELEVATOR SHAFTS LOCATED UPON THOSE PARTS OF LOTS 3 AND 4 IN HARPER'S RESUBDIVISION AFORESAID DESIGNATED AS EXCLUSIVE EASEMENT AREAS AND COMMON EASEMENT AREAS, FOR INGRESS AND EGRESS, AND ALSO IN AND TO STRUCTURAL MEMBERS, FOOTINGS, BRACES, CAISSONS, COLUMNS AND BUILDING CORE SITUATED ON LOTS 3 AND 4 AFORESAID FOR SUPPORT OF ALL STRUCTURES AND IMPROVEMENTS, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 300 North State Street, Unit 3625, Chicago, IL 60610. The Real Property tax identification number is 17-09-410-014-1510.

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

To extend the maturity date to September 1, 2018 and reduce the interest rate to 4.75% fixed.

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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 1, 2013.

GRANTOR:

X *James W. Davis*
James W. Davis

X *Linda S. Davis*
Linda S. Davis

LENDER:

LAKESIDE BANK

X *D. V. P. [Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

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) SS

COUNTY OF Kane

)

On this day before me, the undersigned Notary Public, personally appeared **James W. Davis and Linda S. Davis**, 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.

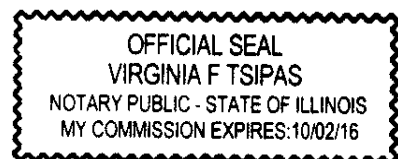
Given under my hand and official seal this 28th day of October, 2013.

By *Virginia F. Tsipas*

Residing at One S. Sixth Avenue
St. Charles, IL 60174

Notary Public in and for the State of Illinois

My commission expires 10-2-16



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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 28th day of OCTOBER, 2013 before me, the undersigned Notary Public, personally appeared DAVID V. PINKERTON and known to me to be the EXECUTIVE VICE PRESIDENT, authorized agent for **LAKESIDE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKESIDE BANK**, duly authorized by **LAKESIDE 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 **LAKESIDE BANK**.

By Karen J. Venetch Residing at LAKESIDE BANK
CHICAGO, ILLINOIS
 Notary Public in and for the State of ILLINOIS
 My commission expires 02/22/17

