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Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785



Doc#: 1335334049 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/19/2013 10:12 AM Pg: 1 of 5

The property identified as: **PIN:** 17-03-215-013-1160

Address:

Street: 900 N Lake Shore Dr #1109

Street line 2:

City: Chicago

State: IL

ZIP Code: 60611

Lender: Northern Trust Co

Borrower: Stephen R Winters

Loan / Mortgage Amount: \$800,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: AAD39EA8-64C8-42C4-AE39-237F38F13BB1

Execution date: 11/22/2013

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RECORDATION REQUESTED BY:
THE NORTHERN TRUST
COMPANY
50 SOUTH LASALLE STREET
CHICAGO, IL 60603

WHEN RECORDED MAIL TO: Jill McLoraine (BB11)
THE NORTHERN TRUST
COMPANY
50 SOUTH LASALLE STREET
CHICAGO, IL 60603

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Jil McLoraine B-11
THE NORTHERN TRUST COMPANY
50 SOUTH LASALLE STREET
CHICAGO, IL 60603

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 22, 2013, is made and executed between Stephen R. Winters, whose address is 900 N. Lake Shore Drive #1109, Chicago, IL 60611 and Don D. Curtis, whose address is 900 N. Lake Shore Drive #1109, Chicago, IL 60611 (referred to below as "Grantor") and **THE NORTHERN TRUST COMPANY**, whose address is 50 SOUTH LASALLE STREET, CHICAGO, IL 60603 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 23, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on December 23, 2009 as Document No. 0935710027.

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

See Legal Description, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 900 N. Lake Shore Drive #1109, Chicago, IL 60611. The Real Property tax identification number is 17-03-215-013-1160.

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

The definition of "Note" as defined in the Mortgage shall be deleted in its entirety and replaced with the following:

The words "Credit Agreement" mean the credit agreement dated November 22, 2013 with a credit limit of \$800,000.00 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 Credit Agreement is a variable interest rate based upon an index. The index currently is 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

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 3800809311


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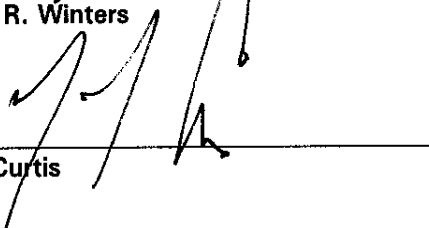
shall begin on, the commencement date indicated for the applicable payment stream. NOTICE: Under no circumstances shall the interest rate on this Mortgage be less than 3.00% per annum or more than the lesser of 20.000% per annum or the maximum rate allowed by the applicable law. The maturity date of the Credit Agreement is November 30, 2015. NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.

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 22, 2013.

GRANTOR:

X 
Stephen R. Winters

X 
Don D. Curtis

LENDER:

THE NORTHERN TRUST COMPANY

X 
Authorized Signer

Deputy Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 3800809311

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

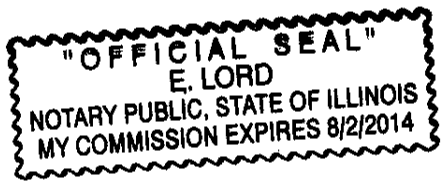
On this day before me, the undersigned Notary Public, personally appeared **Stephen R. Winters and Don D. Curtis**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 5th day of December, 2013.

By Arca E. Joy Residing at 4404 Gilbert Ave,
Western Springs, IL 60558

Notary Public in and for the State of Illinois

My commission expires 8/2/2014



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 5th day of December, 2013 before me, the undersigned Notary Public, personally appeared W. Derek Naumann and known to me to be the 5th Vice President, authorized agent for **THE NORTHERN TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **THE NORTHERN TRUST COMPANY**, duly authorized by **THE NORTHERN 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 **THE NORTHERN TRUST COMPANY**.

By Arca E. Joy Residing at 4404 Gilbert Ave,
Western Springs, IL 60558

Notary Public in and for the State of Illinois

My commission expires 8/2/2014



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EXHIBIT A

CTIC ORDER NO.: 1408 H25217348 HE

D. LEGAL DESCRIPTION:

UNIT NUMBER 1109 IN 900-910 LAKE SHORE DRIVE CONDOMINIUM AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "PARCEL"):

LOTS 1 TO 8, BOTH INCLUSIVE, AND LOTS 46 AND 47, IN ALLMENDINGER'S LAKE SHORE DRIVE ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF BLOCK 13 IN CANAL TRUSTEE'S SUBDIVISION OF THE SOUTH FRACTIONAL 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED TO DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR 900-910 LAKE SHORE DRIVE CONDOMINIUM ASSOCIATION MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 12, 1979 AND KNOWN AS TRUST NUMBER 46033 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 25134005; AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE PARCEL (EXCEPTING FROM THE PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 17-03-215-013-1160

BORROWER'S NAME: WINTERS