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



Doc#: 1403545035 Fee: \$48.25
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/04/2014 11:31 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:
THE NORTHERN TRUST
COMPANY
50 SOUTH LASALLE STREET
CHICAGO, IL 60603

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Sue Remegi-B11
THE NORTHERN TRUST COMPANY
50 SOUTH LASALLE STREET
CHICAGO, IL 60603

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 30, 2013, is made and executed between Paul H. Vishny, as Trustee on behalf of HRC, Jr. Trust, whose address is 515 Greenleaf Avenue, Glencoe, IL 60022-1705 (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 June 3, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded in the Cook County Recorder of Deeds Office on June 10, 2003 as Document No. 0316133405.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Cook County, State of Illinois: PIN NO.: 05-08-102-029-0000

See the exhibit or other description document 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 515 Greenleaf Avenue, Glencoe, IL 60022-1705.

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:

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated November 30, 2013 with a credit limit of \$991,500.00 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 3.25% 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 3.00% per annum

S Yes
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N N
Y Yes
Y Yes
N N
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MODIFICATION OF MORTGAGE (Continued)

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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.**

The definition of "Maximum Lien" as defined in the Mortgage shall be and hereby is amended to read as follows:

MAXIMUM LIEN. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$991,500.00.

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 endorser 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 30, 2013.

GRANTOR:

HRC, JR. TRUST

By:

Paul H. Vishny
Paul H. Vishny, *solely as Trustee* Trustee of HRC, Jr. Trust *and not personally*

LENDER:

THE NORTHERN TRUST COMPANY

x *Dorothy J. Osborn*
Authorized Signer

Probate Court Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

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TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this 15th day of December, 2013 before me, the undersigned Notary Public, personally appeared Paul H. Vishny, Trustee of HRC, Jr. Trust, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Sela L. Brown

Residing at 24 E. 155th St., Harvey,
IL 60426

Notary Public in and for the State of Illinois

My commission expires 12-6-2015



COOK County Clerk's Office

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MODIFICATION OF MORTGAGE

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(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
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On this 18 day of December 2013 before me, the undersigned Notary Public, personally appeared Dorothy (Walton) Osborn and known to me to be the Sr 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 Laura L. Doggett Residing at Cook

Notary Public in and for the State of IL

My commission expires 5/25/2015



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CHICAGO TITLE INSURANCE COMPANY

LOAN POLICY (2006)

SCHEDULE A (CONTINUED)

POLICY NUMBER: 1408 - 008139151 - HE

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 15 IN BLOCK 2 (EXCEPT THAT PART OF SAID LOT 15 DESCRIBED AS FOLLOWS:: THE SOUTHEASTERLY 50 FEET OF LOT 15 (AS MEASURED ALONG THE NORTHEASTERLY LINE THEREOF) AND LOT 16 IN BLOCK 2 (EXCEPT THAT PART OF SAID LOT 16 DESCRIBED AS FOLLOWS:: COMMENCING AT THE NORTHWEST CORNER OF LOT 16; RUNNING THENCE EASTERLY ON NORTHERLY LINE OF SAID LOT 16, 247 FEET MORE OR LESS, TO EASTERLY OR REAR LINE OF SAID LOT 16; THENCE SOUTHERLY ON EASTERLY OR REAR LINE OF SAID LOT 16, 114 FEET; THENCE WESTERLY ON LINE PARALLEL WITH SAID NORTHERLY LINE OF LOT 16 TO WESTERLY OR STREET LINE OF LOT 16; THENCE NORTHERLY ON SAID WESTERLY OF STREET LINE TO POINT OF BEGINNING) IN GLENCOE BEING A SUBDIVISION OF PART OF SECTIONS 5, 6, 7 AND 8, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PIN NO.: 05-08-102-029-0000

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED

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AMERICAN
LAND TITLE
ASSOCIATION

