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RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201



Doc#: 1407056045 Fee: \$44.00
RHSP Fee: \$9.00 RPHF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/11/2014 11:55 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201

SEND TAX NOTICES TO:

Jeanine A. Dvoratchek,
Trustee of The Jeanine A.
Dvoratchek Trust under the
provisions of a trust
agreement dated February 19,
1990
632 N. Scottsvale Lane
Arlington Heights, IL 60004

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Daniel P Burke NMLS#486566, Vice President
First Bank & Trust
820 Church Street
Evanston, IL 60201

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 18, 2014, is made and executed between Jeanine A. Dvoratchek, Trustee of The Jeanine A. Dvoratchek Trust under the provisions of a trust agreement dated February 19, 1990 (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 20, 2013 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 27, 2013 as Document Number 1336155016.

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

PARCEL 1: LOT 5 AND THE NORTHERLY 10.25 FEET OF LOT 4 IN SCOTTSVALE SUBDIVISION, BLOCK 2, A RESUBDIVISION OF LOT 9 IN H. R. JACOBSON AND COMPANY'S EUCLID AVENUE SUBDIVISION AND PART OF VACATED WATERMAN AVENUE, ALL IN THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AS SET FORTH IN DECLARATION RECORDED APRIL 3, 1978, AS DOCUMENT 24385587 AND AMENDED BY DOCUMENT 246014087 FOR INGRESS AND EGRESS IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 632 N. Scottsvale Lane, Arlington Heights, IL 60004. The Real Property tax identification number is 03-28-105-019-0000 & 03-28-105-020-0000 Vol. 233 .

Cook 2014/08/28
Executive Land Title
7704 N. Milwaukee
Niles, IL 60714

FX

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028655

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

This Modification of Mortgage reflects that the following paragraph is hereby inserted to the Mortgage and is made a part thereof:

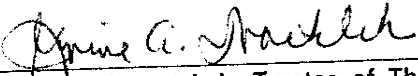
The maximum lien amount of the Mortgage is hereby decreased to \$380,000.00.

All other terms and conditions not specifically amended herein, remain unchanged and in full effect

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.

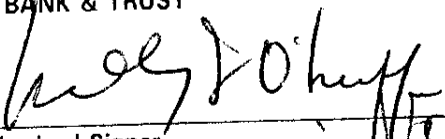
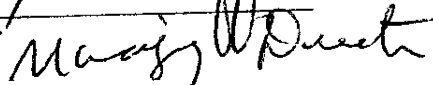
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 18, 2014.

GRANTOR:

X 
Jeanine A. Dvoratchek, Trustee of The Jeanine A. Dvoratchek
Trust under the provisions of a Trust Agreement dated February
19, 1990

LENDER:

FIRST BANK & TRUST

X 
Authorized Signer 

DeKalb County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028655

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TRUST ACKNOWLEDGMENT

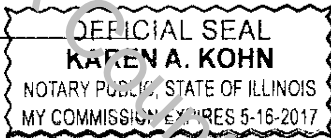
STATE OF Illinois)
) SS
 COUNTY OF Winnebago)

On this 11 day of February, 2014 before me, the undersigned Notary Public, personally appeared **Jeanine A. Dvoratchek, Trustee of The Jeanine A. Dvoratchek 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 Jeanine A. Dvoratchek Residing at _____

Notary Public in and for the State of Cook

My commission expires _____



Notary Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7028655

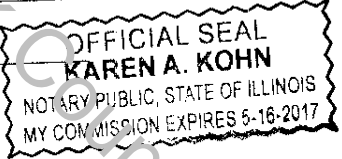
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF DePue)

On this 15th day of February, 2014 before me, the undersigned Notary Public, personally appeared Kelly W. Kelly and known to me to be the MA/AL/CA MLC/VA, authorized agent for First Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of First Bank & Trust, duly authorized by First Bank & Trust 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 First Bank & Trust.

By Karen Kohn Residing at _____
 Notary Public in and for the State of Cook

My commission expires _____



Clerk's Office