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Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



Doc#: 1409217035 Fee: \$46.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/02/2014 02:48 PM Pg: 1 of 5

Report Mortgage Fraud  
800-532-8785

The property identified as: PIN: 05-20-103-022-0000

Address:

Street: 1026 Pine Street

Street line 2:

City: Winnetka

State: IL

ZIP Code: 60093

Lender: JP Morgan Chase Bank, N.A.

Borrower: Michael McCarthy and Jane McCarthy, husband and wife

Loan / Mortgage Amount: \$350,000.00

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.

S Y  
P 5  
S N  
M N  
SCY Y  
E Y  
INT Y

Certificate number: FC03A639-0241-4F4C-B829-A7DE26136B16

Execution date: 03/04/2014

**UNOFFICIAL COPY****RECORDATION REQUESTED BY:**

JPMorgan Chase Bank, NA  
 Chicago Private Client Services  
 LPO  
 10 South Dearborn, 8th Floor  
 Chicago, IL 60670

RECORD & RETURN TO 8404  
 CT LIEN SOLUTIONS  
 P.O. BOX 29071  
 Glendale, CA 91209-9071  
  
 42664205-IL31-Cook County

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**FOR RECORDER'S USE ONLY**
**This Modification of Mortgage prepared by:**

Kelly Norman  
 JPMorgan Chase Bank, NA  
 1111 Polaris Parkway, Floor 1H  
 Columbus, OH 43240

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated March 4, 2014 is made and executed between MICHAEL MCCARTHY and JANE MCCARTHY, husband and wife, as tenants by the entirety, whose address is 1026 PINE STREET, WINNETKA, IL 60093 (referred to below as "Grantor") and JPMorgan Chase Bank, NA, whose address is Chicago Private Client Services LPO, 10 South Dearborn, 8th floor, Chicago, IL 60670 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 20, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on July 1, 2003 in Filing No. 0318204260, in the Office of the Recorder of Cook County, Illinois.

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

LOT 1 IN J. CHRISTOPHER CLIFFORD CONSOLIDATION OF LOTS 5 AND 6 IN BLOCK 1 IN GROVELAND ADDITION TO WINNETKA, BEING A SUBDIVISION OF THE ENDORSEMENT 70 ACRES OF THE NORTHWEST 1/4 OF SECTION 20, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1026 PINE STREET, WINNETKA, IL 60093. The Real Property tax identification number is 05-20-103-022-0000

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

The maturity date of the indebtedness secured by this Mortgage is extended to April 5, 2015. All references to a maturity date in this Mortgage, if any, shall be deemed to refer to said maturity date.

**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

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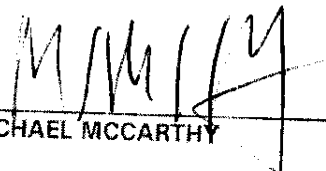
## MODIFICATION OF MORTGAGE (Continued)

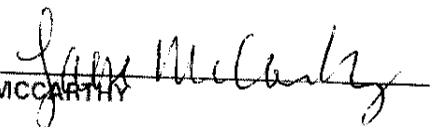
respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit 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.

**COUNTERPARTS.** This document may be executed in any number of counterparts, all of which taken together shall constitute one single agreement.

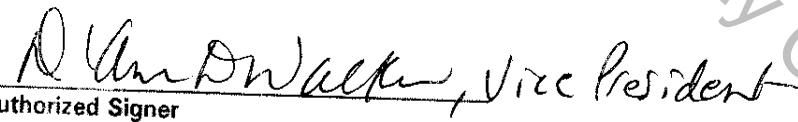
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 4, 2014.**

GRANTOR:

x   
MICHAEL MCCARTHY

x   
JANE MCCARTHY

LENDER:

x , Vice President  
Authorized Signer

CLERK'S OFFICE of COOK COUNTY Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

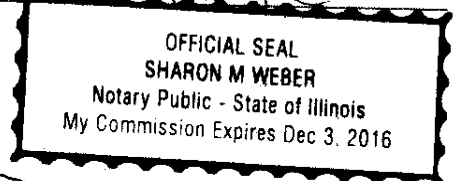
On this day before me, the undersigned Notary Public, personally appeared **MICHAEL MCCARTHY; JANE MCCARTHY**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 5 day of March, 2014.

By [Signature] Residing at Winnetka, IL

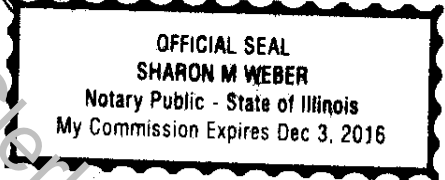
Notary Public in and for the State of Illinois

My commission expires 12/3/14



### LENDER ACKNOWLEDGMENT

STATE OF Texas )  
 )  
 COUNTY OF Dallas ) SS  
 )

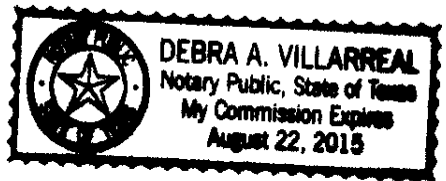


On this 10th day of March, 2014 before me, the undersigned Notary Public, personally appeared Ann Walker and known to me to be the Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Debra A. Villarreal Residing at Dallas

Notary Public in and for the State of Texas

My commission expires 8-22-2015



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## MODIFICATION OF MORTGAGE (Continued)

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