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RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631



Doc#: 1411231650 Fee: \$46.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/22/2014 02:41 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712-3631

FIRST AMERICAN TITLE
ORDER # 312630-MET

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 6, 2013, is made and executed between GEORGE R. SMITH AND CONNIE K. SMITH, HUSBAND AND WIFE, AS JOINT TENANTS whose address is 2314 FIR ST., GLENVIEW, IL 60025 (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 6, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED FEBRUARY 6, 2008 AND RECORDED NOVEMBER 12, 2008 AS DOCUMENT NUMBER 0831756003 FROM GEORGE R. SMITH AND CONNIE K. SMITH TO BRICKYARD BANK IN THE AMOUNT OF \$513,702.47.

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

See SEE EXHIBIT "A", 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 300 N. STATE ST., UNIT #3205, CHICAGO, IL 60610. The Real Property tax identification number is 17-09-410-014-1217.

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

EXTEND MATURITY DATE TO FEBRUARY 6, 2016; CHANGE PAYMENT FROM PRINCIPAL PLUS INTEREST TO PRINCIPAL AND INTEREST AND INCREASE AMORTIZATION TO 29 YEARS. THIS MODIFICATION IS EVIDENCED BY A PROMISSORY NOTE DATED DECEMBER 6, 2013 IN THE AMOUNT OF \$491,952.11.

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 the

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MODIFICATION OF MORTGAGE (Continued)

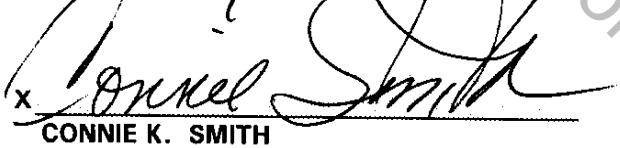
respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit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

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 6, 2013.

GRANTOR:

x 

GEORGE R. SMITH

x 

CONNIE K. SMITH

LENDER:

BRICKYARD BANK

x 

Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

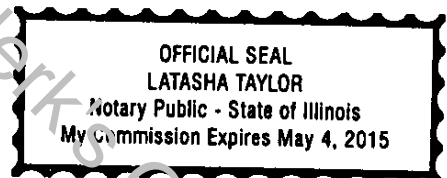


On this day before me, the undersigned Notary Public, personally appeared **GEORGE R. SMITH and CONNIE K. SMITH**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 14th day of March, 2014.
 By [Signature] Residing at Evansville IL
 Notary Public in and for the State of Illinois
 My commission expires 5/4/15

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)



On this 14th day of March, 2014 before me, the undersigned Notary Public, personally appeared Paul Portice and known to me to be the _____, authorized agent for **BRICKYARD BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BRICKYARD BANK**, duly authorized by **BRICKYARD 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 **BRICKYARD BANK**.

By [Signature] Residing at Warren IL
 Notary Public in and for the State of Illinois
 My commission expires 5/4/15

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MODIFICATION OF MORTGAGE (Continued)

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COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

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Exhibit A**Parcel 1**

Unit Number 3205, as delineated on survey of Lot 1 and Lot 2 of Harper's Resubdivision of part of Block 1 in Original Town of Chicago in Section 8, Township 39 North, Range 14 East of the Third Principal Meridian, and of a part of Block 1, in Kluzle'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 survey is attached as exhibit "A" to the Declaration of Condominium ownership made by Marina City corporation and recorded December 15, 1977 in the Office of the Recorder of Deeds of 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 and survey), situated in Cook County, Illinois.

Parcel 2:

Easements appurtenant to and for the benefit of Parcel 1 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 Rodolfo R. Pascual recorded June 15, 1978 as document number 24475221 for access, ingress and egress in, over, upon, across and through the common elements as defined therein.

Parcel 3:

Easements appurtenant to and for the benefit of Parcel 1 aforesaid as created by Grants and Reservations of easements recorded December 15, 1977 as document number 24238691, and as created by Deed from Marina City Corporation, a corporation of Illinois, to Rodolfo R. Pasqual recorded June 5, 1978 as document number 24475221 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, foundations, columns and building cores situated on Lots 3 and 4 aforesaid for support of all structures and improvements.