

**RECORDATION REQUESTED BY:**

The PrivateBank and Trust  
Company  
Illinois - Worth Office  
6825 West 111th Street  
Worth, IL 60482

**WHEN RECORDED MAIL TO:**

The PrivateBank and Trust  
Company - Loan Services  
Closer: Bridgette Werner  
70 W. Madison, 8th Floor  
Chicago, IL 60602-4202

**SEND TAX NOTICES TO**

Michael L. Richwine  
Deborah E. Richwine  
915 Euclid Avenue  
Winnetka, IL 60093

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Loan Services  
The PrivateBank and Trust Company  
6825 West 111th Street  
Worth, IL 60482

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated September 10, 2014, is made and executed between Michael L. Richwine and Deborah E. Richwine, as husband and wife, not as joint tenants or tenants in common, but as tenants by the entirety, whose address is 915 Euclid Avenue, Winnetka, IL 60093 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 6825 West 111th Street, Worth, IL 60482 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 1, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded **AUGUST 17, 2009** as Document Number **0922957262**.

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

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 915 Euclid Avenue, Winnetka, IL 60093. The Real Property tax identification number is 05-17-118-078-0000.

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

**THE MATURITY DATE OF THE MORTGAGE SHALL BE AMENDED AND RESTATED AS FOLLOWS: THE MORTGAGE SHALL BE CONTINUING, AND REMAIN IN EFFECT FOR AS LONG AS ANY INDEBTEDNESS, AS DEFINED THEREIN, AND OWING LENDER, REMAINS OUTSTANDING AND PAYABLE, AND ALL OBLIGATIONS IMPOSED UNDER SAID MORTGAGE HAVE BEEN SATISFACTORILY PERFORMED BY GRANTOR.**


**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**


Page 2

**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 endorers 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 SEPTEMBER 10, 2014.**

GRANTOR:

x   
Michael L. Richwine

x   
Deborah E. Richwine

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

x   
Authorized Signer

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared Michael L. Richwine and Deborah E. Richwine, 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 10th day of September, 2014.

By Constance J. Berman Residing at 1000 Green Bay Rd  
Wilmette, IL 60093

Notary Public in and for the State of Illinois

My commission expires 4.12.18



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 10th day of September 2014 before me, the undersigned Notary Public, personally appeared Constance Berman and known to me to be the Constance Berman authorized agent for The PrivateBank and Trust Company that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of The PrivateBank and Trust Company, duly authorized by The PrivateBank and 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 PrivateBank and Trust Company.

By Mary M. Simon Residing at 1000 Green Bay Rd.

Notary Public in and for the State of Illinois

My commission expires 10-30-14



# UNOFFICIAL COPY

## EXHIBIT A

SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, MORE FULLY DESCRIBED AS:

LOT 16 (EXCEPT THE WEST 179.75 FEET THEREOF) IN CLARK'S SUBDIVISION IN THE COUNTY CLERK'S DIVISION IN THE NORTHWEST QUARTER OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID CLARK'S SUBDIVISION RECORDED JUNE 21, 1910 AS DOCUMENT NUMBER 4582612 TAKEN AS A SINGLE TRACT OF LAND, EXCEPT FROM SAID DESCRIBED SINGLE TRACT OF LAND THE SOUTH 80 FEET THEREOF AND EXCEPT THE WEST 12 FEET OF THE NORTH 65 FEET OF THE SOUTH 145 FEET THEREOF IN COOK COUNTY, ILLINOIS.