

# UNOFFICIAL COPY

Doc#: 1532057011 Fee: \$52.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/16/2015 08:54 AM Pg: 1 of 3

**RECORDATION REQUESTED BY:**

The PrivateBank and Trust  
Company  
Illinois - Main Office  
70 West Madison  
Chicago, IL 60602

**WHEN RECORDED MAIL TO:**

The PrivateBank and Trust  
Company - Loan Services  
Closer: Pat Loft  
70 W. Madison, 9th Floor  
Chicago, IL 60602-4202

**SEND TAX NOTICES TO:**

Richard Werner  
Keri R. Werner  
730 Longwood Avenue  
Glencoe, IL 60022

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Loan Services  
The PrivateBank and Trust Company  
70 West Madison  
Chicago, IL 60602

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 18, 2014, is made and executed between Richard Werner and Keri R. Werner, husband and wife as tenants by the entirety, whose address is 730 Longwood Avenue, Glencoe, IL 60022 (referred to below as "Grantor") and The PrivateBank and Trust Company, whose address is 70 West Madison, Chicago, IL 60602 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 30, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 2, 2009 as Document Number 0903347041.

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

LOT 3 IN RAMSAY'S RESUBDIVISION OF PART OF LOT 2 OR BLOCK 16 OF VILLAGE OF GLENCOE ACCORDING TO THE PLAT THEREOF RECORDED MAY 22, 1956 IN BOOK 470 OF PLATS PAGE 22 AS DOCUMENT NUMBER 16587200 OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 730 Longwood Avenue, Glencoe, IL 60022. The Real Property tax identification number is 05-06-409-013-0000.

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

THE AMOUNT OF THE FUTURE ADVANCE OBLIGATION IS INCREASED TO FOUR HUNDRED THOUSAND DOLLARS (\$400,000.00).

THE MATURITY DATE OF THE MORTGAGE SHALL BE AMENDED AND RESTATED AS FOLLOWS: THE

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

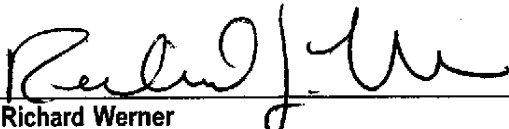
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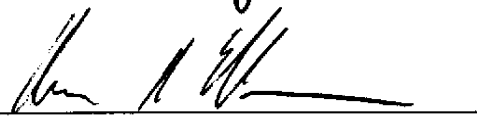
**MORTGAGE SHALL BE CONTINUING, AND REMAIN IN EFFECT FOR AS LONG AS ANY INDEBTEDNESS, AS DEFINED THEREIN, AND OWING LENDER, REMAINS OUTSTANDING AND PAYABLE, AND ALL OBLIGATIONS IMPOSED UNDER SAID MORTGAGE HAVE BEEN SATISFACTORILY PERFORMED BY GRANTOR.**

**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 APRIL 18, 2014.**

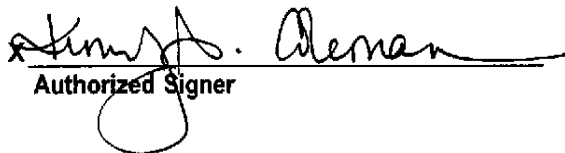
GRANTOR:

x   
Richard Werner

x   
Keri R. Werner

LENDER:

THE PRIVATEBANK AND TRUST COMPANY

  
Authorized Signer

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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 **Richard Werner and Keri R. Werner**, 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 5th day of NOVEMBER, 2015.

By PATTI REYES Residing at 6607 N MOZART ST

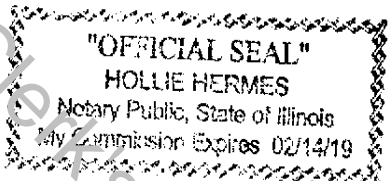
Notary Public in and for the State of ILLINOIS CHICAGO IL 60645

My commission expires 2/24/18



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )



On this 5th day of NOVEMBER, 2015 before me, the undersigned Notary Public, personally appeared KIMBERLEY COLEMAN and known to me to be the AMD, 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 Hollie Hermes Residing at 120 S. LASALLE, CHICAGO, IL

Notary Public in and for the State of IL

My commission expires 2-14-19