## **UNOFFICIAL COPY**

Re; 1133 S. Wabash Ave, Unit 604 and P-49 Chicago, Il. 60605 Pin Nos.17-15-309-032-1032 and 17-15-309-032-1096



Doc#: 1603545031 Fee: \$46.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 02/04/2016 12:08 PM Pg: 1 of 5

Amendment to Mortgage Loan Agreement ("ML") by and between Charlotte Ziporyn, "Mortgagee," and Brook Ziporyn "Mortgagor", dated January 16, 2016.

Whereas the Mortgagor borrowed \$150,000. from Mortgagee on November 27, 2013, evidenced by his promissory note and the ML securing the note,(#1400856021 recorded 12/29/2013) re Mortgagor's purchase of the real estate consisting of a condominium and parking space known as Unit 604 and Parking #49 at 1133 S. Wabash Ave, Chicago, 60605

Whereas both parties are desirous of amending the terms and conditions of said ML;

Now therefore, in consideration of \$1,00 and other good and valuable consideration, receipt of which is hereby acknowledged and Notwithstanding anything to the contrary contained in the original ML and promissory note, it is agreed by and between the parties as follows:

- 1. That as of December 31, 2015, 24 payments have been made by Mortgagor under the terms and conditions of the Note and the ML and there is a principal balance remaining, of \$123,280.00;
- 2. The real estate secured hereunder is legally described in Exhibit A, attached hereto and incorporated herein by reference.
- 3. Commencing with the payment due 1/1/2016, the interest on the unpaid balance shall be 3% and the mortgage term shall be five years with a final payment of \$2215.18 due on December 1, 2020, as set forth pursuant to the amortization schedule attached and incorporated by reference as Ex. B.
- 4. Mortgagor shall pay Mortgagee \$766.76, being the balance due pursuant to the January, 2016 amount payment due per exhibit B. Mortgagee agrees that she has already received \$1448,32 towards the January, 2016 payment.

13

# **UNOFFICIAL CC**

5. Except has modified, amended or corrected herein, all of the original terms and conditions in the original ML shall be in full force and effect.

In witness whereof, the parties hereto have set forth their hands and seals on the date(s) set forth after signatures of each party hereunder.

Charlotte Ziporyn, Mortgagee\_

Date 7-

Brook Ziporyn,/Mortgagor Date

State of Illinois County of Cook

The undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that CHARLOTTE ZIPORYN, personally known to me as the same person whose name is above subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that, as such person she signed and delivered such instrument as her free and voluntary act for the uses and purposes therein set forth.

Given under m hand and official seal this 4 day of 500 2016,

Notary Public (Seal)

OFFICIAL SEAL JIALIANG RI-MY STERSON Notary Public - State of Illinois Commission Expires Apr 3, 2017

State of Illinois County of Cook

The undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that BROOK ZIPORYN, personally known to me as the same person whose name is above subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that, as such person, he signed and delivered such instrument as his free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal this <u>30</u>day of <u>Thom t</u>, 2016.

(Seal)

OFFICIAL SEAL ARIANA CERVERA Notary Public - State of Illinois My Commission Expires Jan 6, 2017

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1603545031 Page: 3 of 5

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### **EXHIBIT A**

### LEGAL DESCRIPTION

PARCEL 1: UNIT 604 AND P-49, IN THE COSMOPOLITAN LOFTS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF BLOCK 21 IN CANAL TRUSTEES' SUBDIVISON OF LOTS IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO IN TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT 'B' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00198107 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY ILLINOIS.

PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS, USE, SUPPORT, MAINTENANCE AND ENJOYMENT AS SET FORTH IN THE DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND RECIPROCAL RECORDED AS DOCUMENT NUMBER 00198106. **EASEMENTS** 

PARCEL 3: THE EXCLUSIVE PIGHT TO THE USE OF STORAGE AREA S-604, A LIMITED COMMON ELEMENT AS DELINEATED ON A SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DCCUMENT NUMBER 00198107.

Commonly known as: 1133 S. WABASH WE., UNIT 604 AND P-49, CHICAGO, IL 60605 JUNIL CIEPTS OFFICE

Permanent Index No.: 17-15-309-032-1032

17-15-309-032-1096

1603545031 Page: 4 of 5

Number of Payments Monthly Payment Total Principal Paid Total Interest Paid Total Paid \$2,215.18 \$123,280.00 \$9,630.81 \$132,910.81

Payment	Amortization Schedule		View Printable Version		
1	\$2,215.18	, melha			
2	\$2,215.18	\$1,906.98	\$308.20	\$121,373.0	
3	\$2,215.18	\$1,911.75	\$303.43		
4	\$2,215.18	\$1,916.53	\$298.65		
5		\$1,921.32	\$293.86		
6	\$2,215.18	\$1,926.12	\$289.06		
7	\$2,215.18	\$1,930.94	\$284.24	\$111,766.37	
8	\$2,215.18	\$1,935.76	\$279.42	\$109,830.60	
9	\$2,215.18	\$1,940.60	\$274.58	\$107,890.00	
10	\$2,215.18	\$1,945.46	\$269.73	\$105,944.55	
	\$2,215.18	\$1,950.32	\$264.86		
11	\$2,215.18	\$1,955.19	\$259.99	\$103,994.23	
12	\$2,215.18	\$1,960.08	\$255.10	\$102,039.03	
13	\$2,215.18	\$1,964.98		\$100,078.95	
14	\$2,215.18	\$1,969.90	\$250.20	\$98,113.97	
15	\$2,215.18	\$1,974.82	\$245.28	\$96,144.07	
16	\$2,215,18	\$1,979.76	\$240.36	\$94,169.25	
17	\$2,215.15	\$1,984.71	\$235.42	\$92,189.49	
18	\$2,215.18		\$230.47	\$90,204.79	
19	\$2,215.18	\$1,989.67	\$225.51	\$88,215.12	
20	\$2,215.18	\$1,994.64	\$220.54	\$86,220.48	
21	\$2,215.18	(1,099.63	\$215.55	\$84,220.85	
22	\$2,215.18	\$2,604,53	\$210.55	\$82,216.22	
23		\$2,009.64	\$205.54	\$80,206.58	
24	\$2,215.18	\$2,014.66	\$200.52	\$78,191.92	
25	\$2,215.18	\$2,019.70	\$195.48	\$76,172.22	
26	\$2,215.18	\$2,024.75	\$190,43	\$74,147.47	
27	\$2,215.18	\$2,029.81	\$185.37		
28	\$2,215.18	\$2,034,89	\$180.29	\$72,117.65	
	\$2,215.18	\$2,039.97	\$175.21	\$70,092.77	
29	\$2,215.18	\$2,045.07	\$170.11	\$(8,0/200	
30	\$2,215.18	\$2,050.19	\$164.99	\$65,997.72	
31	\$2,215 18	\$2,055,31	\$159.87	\$63,947.54	
32	\$2,215.18	\$2,060.45		\$61,892.23	
33	\$2,215.18	\$2,065.60	\$154.73	\$59,831.78	
34	\$2,215.18	\$2,070.76	\$149.58	\$57,766.17	
35	\$2,215.18	\$2,075.94	\$144.42	\$55,695.41	
36	\$2,215.18	\$2,081.13	\$139.24	\$53,619.47	
37	\$2,215.18	\$2,086.33	\$134.05	\$51,538.34	
38	\$2,215.18	·	\$128.85	\$49,452.00	
39	\$2,215.18	\$2,091.55	\$123.63	\$47,360.45	
40	\$2,215.18	\$2,096.78	\$118.40	\$45,263.67	
41	\$2,215.18	\$2,102.02	\$113.16	\$43,161.65	
42	\$2,215.18	\$2,107.28	\$107.90	\$41,054.38	
43		\$2,112.54	\$102.64	\$38,941.83	
44	\$2,215.18 \$2,215.18	\$2,117.83	\$97.35	\$36,824.01	
	\$2,215.18	\$2,123.12	\$92.06	· ) V&7. U	

1603545031 Page: 5 of 5

\$2,215,18		1603545031 Page: 5 of 5				
	\$2,128.43		\$32,572.46			
5Z,215.18	<b>2</b> ,13 <u>3.7</u> 5	\$1 43	\$30,438.71			
\$2,215.18	\$2,139.08	\$76.10	\$28,299.63			
\$2,215.18	\$2,144.43	\$70.75	\$26,155.19			
	\$2,149.79	<b>\$65</b> .39	\$24,005.40			
	\$2,155.17	\$60.01	\$21,850.24			
	\$2,160.55	\$54.63	\$19,689.68			
	\$2,165.96	\$49.22	\$17,523.73			
	\$2,171.37	\$43.81	\$15,352.35			
	\$2,176.80	\$38.38	\$13,175.56			
	\$2,182.24	\$32.94	\$10,993.31			
	\$2,187.70	\$27.48	\$8,805.62			
\$2,215.18	\$2,193.17	\$22.01	\$6,612.45			
	\$2,198.65	\$16.53	\$4,413.80			
	\$2,204.15	\$11.03	\$2,209.66			
\$2,215.18	\$2,209.66	\$5.52	\$0.00			
\$132,910.81	\$123,280.00	\$9,630.81				
0/4	Colypa					
	\$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18 \$2,215.18	\$2,215.18 \$2,149.79 \$2,215.18 \$2,155.17 \$2,215.18 \$2,160.55 \$2,215.18 \$2,165.96 \$2,215.18 \$2,171.37 \$2,215.18 \$2,176.80 \$2,215.18 \$2,182.24 \$2,215.18 \$2,187.70 \$2,215.18 \$2,193.17 \$2,215.18 \$2,198.65 \$2,215.18 \$2,204.15	\$2,215.18 \$2,149.79 \$65.39 \$2,215.18 \$2,155.17 \$60.01 \$2,215.18 \$2,160.55 \$54.63 \$2,215.18 \$2,165.96 \$49.22 \$2,215.18 \$2,171.37 \$43.81 \$2,215.18 \$2,176.80 \$38.38 \$2,215.18 \$2,182.24 \$32.94 \$2,215.18 \$2,187.70 \$27.48 \$2,215.18 \$2,193.17 \$22.01 \$2,215.18 \$2,198.65 \$16.53 \$2,215.18 \$2,204.15 \$11.03			