

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

THE NORTHERN TRUST  
COMPANY  
MAIN BANKING OFFICE  
50 S. LASALLE STREET  
CHICAGO, IL 60603



Doc# 1803845061 Fee \$44.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 02/07/2018 03:13 PM PG: 1 OF 4

**WHEN RECORDED MAIL TO:**

THE NORTHERN TRUST  
COMPANY  
MAIN BANKING OFFICE  
50 S. LASALLE STREET  
CHICAGO, IL 60603

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Scherry Williams, National Mortgage Center BB-AA  
THE NORTHERN TRUST COMPANY  
50 S. LASALLE STREET  
CHICAGO, IL 60603

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 31, 2018, is made and executed between Sheila A Penrose and R. Ernest Mahaffey, as Joint Tenants, whose address is 65 E Monroe Street #4004, Chicago, IL 60603 (referred to below as "Grantor") and THE NORTHERN TRUST COMPANY, whose address is 50 S. LASALLE STREET, CHICAGO, IL 60603 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 27, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded October 19, 2017 under Document #1729215046 in the Public Records of Cook County, Illinois.

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

**UNIT 4003 AND UNIT 4004**

PARCEL 1: UNIT(S) 4003 IN THE PARK MONROE CONDOMINIUM HOMES AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED LAND: PART OF LOTS 2, 3, 6 AND 7 (EXCEPT THE EAST 9 FEET OF THAT PART OF SAID LOT 6 LYING SOUTH OF THE NORTH 54 FEET OF SAID LOT 6 AND EXCEPT THE EAST 9 FEET OF THE NORTH 1/2 OF SAID LOT 7) IN BLOCK 4 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO, IN SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH SUBLOTS 1, 2, 3, 4 AND 5 OF ASSESSOR'S DIVISION OF LOT 10 IN BLOCK 4 IN FRACTIONAL SECTION 15 AFORESAID, ALL TAKEN AS A SINGLE TRACT OF LAND,

WHICH SURVEY IS ATTACHED AS EXHIBIT E TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0836410027, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS,

ALSO

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PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS FOR 55 -65 EAST MONROE STREET, CHICAGO, ILLINOIS 60603, MADE BY 55 EAST MONROE INVESTORS IV, L.L.C., RECORDED JULY 9, 2007 AS DOCUMENT NUMBER 0719035353, AS AMENDED, FOR THE FOLLOWING PURPOSES: SUPPORT AND MAINTENANCE, ACCESS TO UTILITIES, INGRESS AND EGRESS, USE OF GARAGE APPURTENANCES, FREIGHT ELEVATORS, LOADING DOCK, REFUSE COLLECTION, AND ELEVATOR BANK, OVER AND UPON THE LAND DESCRIBED THEREIN.

ALSO

PARCEL 3: THE EXCLUSIVE RIGHT TO THE USE OF STORAGE SPACE S -182, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM, AFORESAID.

PARCEL 1: UNIT(S) 1004 AND P-126 IN THE PARK MONROE CONDOMINIUM HOMES AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED LAND: PART OF LOTS 2, 3, 6 AND 7 (EXCEPT THE EAST 9 FEET OF THAT PART OF SAID LOT 6 LYING SOUTH OF THE NORTH 54 FEET OF SAID LOT 6 AND EXCEPT THE EAST 9 FEET OF THE NORTH 1/2 OF SAID LOT 7) IN BLOCK 4 IN FRACTIONAL SECTION 15 ADDITION TO CHICAGO, IN SECTION 15, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH SUB LOTS 1, 2, 3, 4 AND 5 OF ASSESSOR'S DIVISION OF LOT 10 IN BLOCK 4 IN FRACTIONAL SECTION 15 AFORESAID ALL TAKEN AS A SINGLE TRACT OF LAND, WHICH SURVEY IS ATTACHED AS EXHIBIT "E" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0836410027, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS, AND INCLUDING EASEMENTS APPURTENANT TO UNITS AS SET FORTH IN SAID DECLARATION.

ALSO

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF S-184, A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0836410027.

ALSO

PARCEL 3: EASEMENT FOR THE BENEFIT OF PARCELS 1 AND 2 AS CREATED BY DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS FOR 55-65 EAST MONROE STREET, CHICAGO, ILLINOIS 60603, MADE BY 55 EAST MONROE INVESTORS IV, L.L.C., RECORDED JULY 9, 2007 AS DOCUMENT NUMBER 0719035353, AMENDED BY AMENDMENT RECORDED AUGUST 28, 2008 AS DOCUMENT 0824101113, AMENDED BY SECOND AMENDMENT RECORDED FEBRUARY 6, 2009 AS DOCUMENT NUMBER 0903739020, AND FURTHER AMENDED APRIL 5, 2010 AS DOCUMENT 1003531124 FOR THE FOLLOWING PURPOSES: SUPPORT AND MAINTENANCE, ACCESS TO UTILITIES, INGRESS AND EGRESS, USE OF GARAGE APPURTENANCES, FREIGHT ELEVATORS, LOADING DOCK, REFUSE COLLECTION, AND ELEVATOR BANK, OVER AND UPON THE LAND DESCRIBED THEREIN

The Real Property or its address is commonly known as 65 E. Monroe Unit 4003 and Unit 4004, Chicago, IL 60603. The Real Property tax identification number is 17-15-103-034-1355, 17-15-103-034-1356, 17-15-103-034-1297, .

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

- **Additional Collateral Added 65 E. Monroe Street, #4003 Chicago, IL 60603 as reflected in the "Real Property Description" section above.**

All other terms and conditions remain the same and unchanged.

**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

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## MODIFICATION OF MORTGAGE

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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.

**PERSONAL PROPERTY.** The term "Personal Property" as used and defined in this Mortgage/Deed of Trust shall be strictly construed to mean such property that is attached to and affixed to the real property so as to become fixtures thereon, and to property rights that may, by operation of law, be defined as personal property, but are integral to and a permanent part of the land, such as utility and water means delivery, and effluent treatment or extraction from the land. "Personal Property" shall not be interpreted to mean moveable contents in or upon the land including, but not limited to furniture, paintings, jewelry or items of personally that may be insured separately from the buildings or structures upon the land

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 31, 2018.**

**GRANTOR:**

X Sheila A Penrose  
Sheila A Penrose

X R. Ernest Mahaffey  
R. Ernest Mahaffey

**LENDER:**

**THE NORTHERN TRUST COMPANY**

X Authorized Signer  
Authorized Signer

Property of Cook County Clerk's Office

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

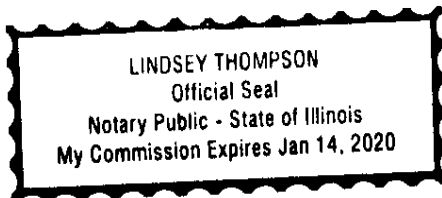
On this day before me, the undersigned Notary Public, personally appeared **Sheila A Penrose and R. Ernest Mahaffey**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 12th day of February, 2018.

By Lindsey Thompson Residing at 50 S LaSalle

Notary Public in and for the State of IL

My commission expires Jan 14, 2020



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 6 day of February, 2018 before me, the undersigned Notary Public, personally appeared Almeda Huber and known to me to be the Senior Vice President, authorized agent for **THE NORTHERN TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **THE NORTHERN TRUST COMPANY**, duly authorized by **THE NORTHERN 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 NORTHERN TRUST COMPANY**.

By [Signature] Residing at Cook

Notary Public in and for the State of IL

My commission expires April 4, 2020

