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Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud 844-768-1713



\*1929012062\*

Doc# 1929012062 Fee \$72.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/17/2019 02:31 PM PG: 1 OF 9



\*\*

Doc# Fee \$14.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/17/2019 02:25 PM PG: 0

The property identified as: PIN: 07-20-400-017-1127

Address:

Street: 128 POCASSET COURT

Street line 2:

City: SCHAUMBURG

State: IL

ZIP Code: 60193

Lender: THE HARVARD STATE BANK

Borrower: NORTH SHORE HOLDINGS, LTD.

Loan / Mortgage Amount: \$1,537,105.59

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is not owner-occupied.

S Y  
P 9  
S N  
M N  
S C Y  
E N  
INT D  
D 10-9-19

Certificate number: D380CE4A-B662-47A7-8C23-2CA88C197FFB

Execution date: 8/7/2019

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**RECORDATION REQUESTED BY:**  
**THE HARVARD STATE BANK**  
**MAIN BANK**  
**35 N. AYER STREET**  
**P.O. BOX 40**  
**HARVARD, IL 60033-0040**

**WHEN RECORDED MAIL TO:**  
**THE HARVARD STATE BANK**  
**MAIN BANK**  
**35 N. AYER STREET**  
**P.O. BOX 40**  
**HARVARD, IL 60033-0040**

**SEND TAX NOTICES TO:**  
**THE HARVARD STATE BANK**  
**MAIN BANK**  
**35 N. AYER STREET**  
**P.O. BOX 40**  
**HARVARD, IL 60033-0040**

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
**MARY CASSELLO, COMMERCIAL LOAN PROCESSOR**  
**THE HARVARD STATE BANK**  
**35 N. AYER STREET**  
**HARVARD, IL 60033-0040**

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**MODIFICATION OF MORTGAGE**



\*#####000100740401080719\*

**THIS MODIFICATION OF MORTGAGE** dated August 7, 2019, is made and executed between **NORTH SHORE HOLDINGS, LTD.**, whose address is **6859 W BELMONT AVE, CHICAGO, IL 60634-4646** (referred to below as "Grantor") and **THE HARVARD STATE BANK**, whose address is **35 N. AYER STREET, P.O. BOX 40, HARVARD, IL 60033-0040** (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 15, 2014 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE DATED 10-15-2014 AND RECORDED 11-04-2014 AS DOCUMENT #1430818093.**

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

SEE ATTACHED EXHIBIT A,

The Real Property or its address is commonly known as **PARCEL 1: 128 POCASSET COURT, SCHAUMBURG, IL 60193** **PARCEL 2: 302 TEAK LANE, STREAMWOOD, IL 60107** **PARCEL 3: 309 E PALMER AVENUE, NORTHLAKE, IL 60164** **PARCEL 4: 364 SOUTH WAVERLY COURT, ELGIN, IL 60120** **PARCEL 5: 416 MARENGO AVENUE #5, FOREST PARK, IL, 60130** **PARCEL 6: 631 SUTTEN COURT, WHEELING, IL 60090** **PARCEL 7: 634 EAST WHISPERING OAKS COURT, PALATINE, IL 60074** **PARCEL 9: 1236 CHICAGO AVE**

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\*#####000100740402080719\*

**MODIFICATION OF MORTGAGE  
(Continued)**

Loan No: 10

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#D305, , EVANSTON, IL 60202. The Real Property tax identification number is PARCEL 1: 07-20-400-017-1127 PARCEL 2: 06-24-411-015-0000 PARCEL 3: 12-32-209-003-0000 PARCEL 4: 06-18-110-016-0000 PARCEL 5: 15-13-206-041-1005 PARCEL 6: 03-03-400-073-1097 PARCEL 7: 02-02-203-065-1018 PARCEL 9: 11-19-105-040-1063 .

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

THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED AUGUST 7, 2019, IN THE ORIGINAL PRINCIPAL AMOUNT OF \$1,537,105.59 FROM THE GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT. THE INTEREST RATE ON THE NOTE IS A VARIABLE INTEREST RATE BASED UPON AN INDEX. THE INDEX CURRENTLY IS 5.250% PER ANNUM. PAYMENTS ON THE NOTE ARE TO BE MADE IN ACCORDANCE WITH THE FOLLOWING PAYMENT SCHEDULE: 60 MONTHLY CONSECUTIVE PRINCIPAL AND INTEREST PAYMENTS IN THE INITIAL AMOUNT OF \$15,530.67 EACH, BEGINNING AUGUST 15, 2019, WITH INTEREST CALCULATED ON THE UNPAID PRINCIPAL BALANCES AT AN INITIAL DISCOUNTED INTEREST RATE OF 3.950% PER ANNUM BASED ON A YEAR OF 360 DAYS; 59 MONTHLY CONSECUTIVE PRINCIPAL AND INTEREST PAYMENTS IN THE INITIAL AMOUNT OF \$16,037.83 EACH, BEGINNING AUGUST 15, 2024, WITH INTEREST CALCULATED ON THE UNPAID PRINCIPAL BALANCES AT AN INTEREST RATE BASED ON THE PRIME RATE AS PUBLISHED IN THE WALL STREET JOURNAL (CURRENTLY 5.250%), RESULTING IN AN INITIAL INTEREST RATE OF 5.250% PER ANNUM BASED ON A YEAR OF 360 DAYS; AND ONE PRINCIPAL AND INTEREST PAYMENT OF \$16,037.79 ON JULY 15, 2029, WITH INTEREST CALCULATED ON THE UNPAID PRINCIPAL BALANCES AT AN INTEREST RATE BASED ON THE PRIME RATE AS PUBLISHED IN THE WALL STREET JOURNAL (CURRENTLY 5.250%), RESULTING IN AN INTEREST RATE OF 5.250% PER ANNUM BASED ON A YEAR OF 360 DAYS. THIS ESTIMATED FINAL PAYMENT IS BASED ON THE ASSUMPTION THAT ALL PAYMENTS WILL BE MADE EXACTLY AS SCHEDULED AND THAT THE INDEX DOES NOT CHANGE; THE ACTUAL FINAL PAYMENT WILL BE FOR PRINCIPAL AND ACCRUED INTEREST NOT YET PAID, TOGETHER WITH ANY OTHER UNPAID AMOUNTS UNDER THE NOTE. IF THE INDEX INCREASES, THE PAYMENTS TIED TO THE INDEX, AND THEREFORE THE TOTAL AMOUNT SECURED HEREUNDER, WILL INCREASE. ANY VARIABLE INTEREST RATE TIED TO THE INDEX SHALL BE CALCULATED AS OF, AND SHALL BEGIN ON, THE COMMENCEMENT DATE INDICATED FOR THE APPLICABLE PAYMENT STREAM. NOTICE: UNDER NO CIRCUMSTANCES SHALL THE INTEREST RATE ON THIS NOTE BE LESS THAN 3.950% PER ANNUM OR MORE THAN THE LESSER OF 8.950% PER ANNUM OR THE MAXIMUM RATE ALLOWED BY APPLICABLE LAW. NOTWITHSTANDING THE ABOVE PROVISIONS, THE MAXIMUM INCREASE OR DECREASE IN THE INTEREST RATE AT ANY ONE TIME ON THE NOTE WILL NOT EXCEED 2.000 PERCENTAGE POINTS. THE MATURITY DATE OF THE NOTE JULY 15, 2029. NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE INTEREST RATE.

**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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 10

Page 3

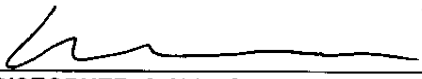
Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 7, 2019.**

GRANTOR:

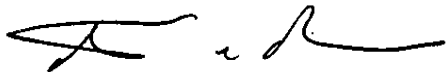
NORTH SHORE HOLDINGS, LTD

By:   
KENNETH M. LEBOVIC, President of NORTH SHORE HOLDINGS, LTD.

By:   
CHRISTOPHER A. MANOUSSELIS, Secretary of NORTH SHORE HOLDINGS, LTD.

LENDER:

THE HARVARD STATE BANK

x   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 10

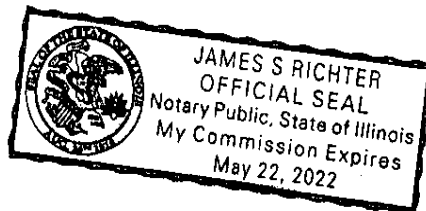
Page 4

### CORPORATE ACKNOWLEDGMENT

STATE OF Illinois )

COUNTY OF Cook )

)  
) SS  
)



On this 8th day of July, 2019 before me, the undersigned Notary Public, personally appeared **KENNETH M LBOVIC**, President of **NORTH SHORE HOLDINGS, LTD.** and **CHRISTOPHER A MANOUSSELIS**, Secretary of **NORTH SHORE HOLDINGS, LTD.**, and known to me to be authorized agents of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By [Signature] Residing at Oak Park, IL

Notary Public in and for the State of Illinois

My commission expires May 22, 2022

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 10

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### LENDER ACKNOWLEDGMENT

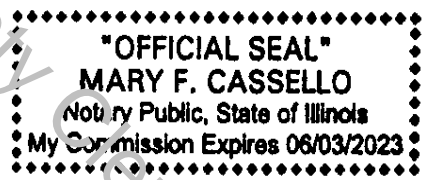
STATE OF Illinois )  
 ) SS  
COUNTY OF McHenry )

On this 8th day of August, 2019 before me, the undersigned Notary Public, personally appeared Stephen Robson and known to me to be the AVP, authorized agent for **THE HARVARD STATE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **THE HARVARD STATE BANK**, duly authorized by **THE HARVARD STATE 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 **THE HARVARD STATE BANK**.

By Mary F. Cassello Residing at Woodstock, IL

Notary Public in and for the State of IL

My commission expires 6/3/23



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## EXHIBIT "A"

### PARCEL 1:

UNIT 323 AS DELINEATED ON PLATE OF SURVEY OF THE FOLLOWING DESCRIBED LAND:

LOTS 2, 3, AND 4 IN WEATHERSFIELD COMMON PARK BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 8, 1970 AS DOCUMENT NO. 21129674 WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THAT CERTAIN DECLARATION ESTABLISHING A PLAN OF CONDOMINIUM OWNERSHIP, MADE BY CAMPANELLI, INC. AND RECORDED APRIL 8, 1970 AS DOCUMENT NO. 21854990 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNITS IN SAID PARCEL, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 128 POCASSET COURT, SCHÄUMBURG, IL 60193  
PROPERTY INDEX NO.: 07-20-400-017-1127

### PARCEL 2:

TRACT I:

PARCEL T302 LOT 6 IN BLOCK 17 IN STREAMWOOD GREEN UNIT THREE-A, A SUBDIVISION OF PART OF THE SOUTHEAST AND SOUTHWEST QUARTERS OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 20, 1986 AS DOCUMENT NO. 86252751, (EXCEPT THAT PART THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 6; THENCE NORTH 0 DEGREES, 04 MINUTES 32 SECONDS EAST ALONG THE EAST LINE OF SAID LOT 6, A DISTANCE OF 44.87 FEET; THENCE SOUTH 89 DEGREES 49 MINUTES 05 SECONDS WEST, A DISTANCE OF 58.15 FEET; THENCE NORTH 0 DEGREES 07 MINUTES 02 SECONDS EAST, A DISTANCE OF 45.39 FEET TO A POINT ON THE NORTH LINE OF SAID LOT 6, THENCE WESTERLY AND EASTERLY ALONG THE NORTH, NORTHWEST, SOUTHWEST AND SOUTH LINES OF SAID LOT 6, THE FOLLOWING FOUR COURSES AND DISTANCES (1) NORTH 89 DEGREES 55 MINUTES 28 SECONDS WEST 66.97 FEET; THENCE (2) SOUTH 40 DEGREES 58 MINUTES 40 SECONDS WEST, 74.01 FEET; THENCE (3) SOUTH 57 DEGREES 56 MINUTES 24 SECONDS EAST, 64.31 FEET, THENCE (4) SOUTH 89 DEGREES 55 MINUTES 28 SECONDS EAST 119.00 FEET TO THE PLACE OF BEGINNING) IN COOK COUNTY, ILLINOIS.

TRACT II:

INGRESS AND EGRESS EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL T302 AS DEFINED AND SET FORTH IN THE DECLARATION FOR SOUTHGATE RECORDED NOVEMBER 19, 2004 AS DOCUMENT NO. 0432449081.

COMMONLY KNOWN AS: 302 TEAK LANE, STREAMWOOD, IL 60107  
PERMANENT INDEX NO.: 06-24-411-015-0000

### PARCEL 3:

LOT 3 IN BLOCK 14 IN SECTION 2 OF COUNTRY CLUB ADDITION TO MIDLAND DEVELOPMENT COMPANY'S NORTH LAKE VILLAGE, A SUBDIVISION IN THE SOUTHWEST 1/4 (EXCEPT THE SOUTH 100 RODS) THE WEST 1/2 OF THE SOUTHEAST 1/4 (EXCEPT THE SOUTH 100 RODS) THE SOUTH 1/2 OF THE NORTHWEST 1/4 AND THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 309 E. PALMER AVENUE, NORTHLAKE, IL 60164  
PERMANENT INDEX NO.: 12-32-209-003-0000

### PARCEL 4:

LOT 32 IN PARKWOOD UNIT I, BEING A SUBDIVISION OF PART OF THE NORTHEAST QUARTER AND PART OF GOVERNMENT LOT 1 OF THE NORTHWEST QUARTER OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT OF SURVEY RECORDED NOVEMBER 30, 1970 AS DOCUMENT NUMBER 21330185 IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 364 SOUTH WAVERLY COURT, ELGIN, IL 60120  
PERMANENT INDEX NO.: 06-18-110-016-0000

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**PARCEL 5:**

UNIT NO. 5 AS DELINEATED ON SURVEY OF LOT 8 IN BLOCK 2 IN CARNEY'S ADDITION TO HARLEM, A SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT A TO DECLARATION OF CONDOMINIUM OWNERSHIP IS MADE BY RIVER FOREST STATE BANK AND TRUST COMPANY, AS TRUSTEE, UNDER TRUST NO. 1571 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NO. 22298334; TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN SAID LOT 8 IN BLOCK 2 IN CARNEY'S ADDITION TO HARLEM AFORESAID (EXCEPTING FROM SAID LOT 8 ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY.)

COMMONLY KNOWN AS: 416 MARENGO AVENUE, #5, FOREST PARK, IL 60130  
PERMANENT INDEX NO.: 15-13-206-041-1005

**PARCEL 6:**

UNIT 24-1, IN KINGPOKT COMMONS CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING REAL ESTATE:

PARTS OF CERTAIN LOTS IN SECTION 3 TAKEN AS A TRACT IN OWNER'S DIVISION OF BUFFALO CREEK FARM, BEING A SUBDIVISION OF PART OF SECTIONS 2, 3, 4, 9 AND 10, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 87264610, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 631 SUTTON COURT, WHEELING, IL 60090  
PERMANENT INDEX NO.: 03-03-400-073-1097

**PARCEL 7:**

TRACT I:

UNIT 22-1RM IN WHISPERING OAKS CONDOMINIUMS II, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED MAY 4, 1998 AS DOCUMENT NO. 98361989, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

TRACT II:

EASEMENT FOR INGRESS AND EGRESS OVER THE COMMON AREAS FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF CONDOMINIUM AFORESAID.

COMMONLY KNOWN AS: 634 EAST WHISPERING OAKS COURT, PALATINE, IL 60074  
PERMANENT INDEX NO.: 02-02-203-065-1018



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PARCEL 9:

TRACT I:

UNIT NUMBER D305 IN THE 1210-1236 CHICAGO AVENUE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: CERTAIN LOTS OR PARTS OF LOTS THEREOF IN G.M. LIMITED PARTNERSHIP-CONSOLIDATION AND IN F.B. BREWER'S SUBDIVISION, EACH IN THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED DECEMBER 28, 2001 AS DOCUMENT NUMBER 0011237861, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

TRACT II:

THE RIGHT TO THE USE OF P-111 AND P-112 AND S-111, A LIMITED COMMON ELEMENT, AS DESCRIBED IN THE AFORESAID DECLARATION

TRACT III:

EASEMENTS IN, UNDER, OVER, UPON, THROUGH AND ABOUT THE "CITY PROPERTY" FOR THE BENEFIT OF PARCELS 1 AND 2 AS DEFINED AND GRANTED IN ARTICLE 2 OF THE REDEVELOPMENT AGREEMENT/AGREEMENT OF RECIPROCAL COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR 1210 CHICAGO AVENUE DEVELOPMENT BETWEEN THE CITY OF EVANSTON AND TR CHICAGO AVENUE PARTNERS, L.P. DATED JULY 17, 2000 AND RECORDED AUGUST 3, 2000 AS DOCUMENT NO. 00589859

COMMONLY KNOWN AS: 1236 CHICAGO AVENUE, #D305, EVANSTON, IL  
PERMANENT INDEX NO. 11-19-105-040-1063

Property of Cook County Clerk's Office