

# UNOFFICIAL COPY

**WHEN RECORDED MAIL TO:**

Associated Bank  
200 East Randolph Drive  
Chicago, IL 60601

DEPT-01 \$25.00  
T#4444 TRAN 0059 06/03/93 09:21:00  
#8946 # 23-417610  
COOK COUNTY RECORDER

93417610

[Space Above This Line For Recording Data]

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 12, 1993, BETWEEN Mildred Kirsh, A Married Woman, (referred to below as "Grantor"), whose address is 400 East Randolph Drive, Unit 3819, Chicago, IL 60601; and Associated Bank (referred to below as "Lender"), whose address is 200 East Randolph Drive, Chicago, IL 60601.

MORTGAGE. Grantor and Lender have entered into a mortgage dated March 22, 1991 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the Office of the Recorder of Deeds of Cook County, Illinois on 04/01/91 as document number 91143967

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

See Exhibit "A" attached hereto and made a part hereof

The Real Property or its address is commonly known as 400 East Randolph Drive, Unit 3819, Chicago, IL 60601. The Real Property tax identification number is 17-10-400-012-1933.

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

Modification of the fixed rate portion of this loan from 9.125% to 7.25% effective June 1, 1993 and reflected in the July 1, 1993 payment due. The agreed upon repayment schedule is as stated on the Adjustable Rate Rider attached hereto and made a part hereof.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

**GRANTOR:**

X Mildred Kirsh  
Mildred Kirsh

**LENDER:**

Associated Bank  
By: Ross A. Bausen  
Authorized Officer RVP

93417610

## INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared Mildred Kirsh, A Married Woman, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22nd day of June, 19 93.

By Mary Anne Cottern Residing at \_\_\_\_\_  
Notary Public in and for the State of Illinois My commission expires 3/9/97



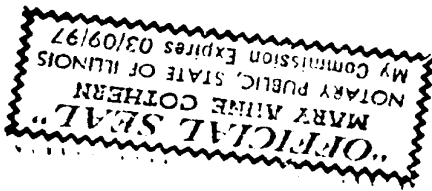
Box 236

25.00 BMR

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STATE OF Illinois )  
COUNTY OF Cook ) ss  
On this 2nd day of June 1993, before me, the undersigned Notary Public, personally appeared Ross A. Gattuso and known to me to be the duly authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, she is authorized to execute this said instrument and that the seal attached is the corporate seal of said Lender.  
By Mary Anne Cothern  
Notary Public in and for the State of Illinois  
My commission expires 3/9/97  
Residing at \_\_\_\_\_  
My commission expires \_\_\_\_\_

LENDER ACKNOWLEDGMENT

PARCEL I:

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UNIT NUMBER 19 AS DELINEATED ON SURVEY OF CERTAIN LOTS IN THE PLAT OF LAKE FRONT PLAZA, A SUBDIVISION OF A PARCEL OF LAND, LYING IN ACCRETIONS TO FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 30, 1962, AS DOCUMENT NUMBER 18461961, CONVEYED BY DEED FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NUMBER 17460, RECORDED MAY 7, 1962, AS DOCUMENT NUMBER 18467558, AND ALSO SUPPLEMENTAL DEED THERETO RECORDED DECEMBER 23, 1964, AS DOCUMENT NUMBER 19341545, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 9, 1962, AND KNOWN AS TRUST NUMBER 17460, RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 22453315 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM AFORESAID (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION OF CONDOMINIUM AND SURVEY) IN COOK COUNTY, ILLINOIS.

PARCEL II:

EASEMENTS FOR THE BENEFIT OF PARCEL I, AFORESAID, AS CREATED BY GRANT FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 17460, DATED MAY 1, 1962 AND RECORDED MAY 7, 1962 AS DOCUMENT 18467559 AND BY GRANT RECORDED DECEMBER 23, 1964 AS DOCUMENT 19341547 MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A. A PERPETUAL EASEMENT FOR ACCESS ROADWAY ON AND ACROSS A STRIP OF LAND, BEING A PART OF PARCELS "C" AND "C-1" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

B. A PERPETUAL EASEMENT FOR SANITARY AND STORM SEWERS, WATER MAINS, ELECTRIC POWER LINES AND TELEPHONE LINES ON AND ACROSS THE PREMISES DESCRIBED AS FOLLOWS:

(1) A TRACT OF LAND, BEING A PART OF PARCELS "C" AND "D" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

(2) A TRACT OF LAND VARYING WIDTHS, BEING A PART OF PARCELS "A" AND "B" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

(3) A STRIP OF LAND, BEING A PART OF PARCELS "C" AND "C-1", AS SHOWN ON AND DESCRIBED IN THE PLAT OF "LAKE FRONT PLAZA", AFORESAID, 4 FEET OF EVEN WIDTH, BEING 2 FEET ON EACH SIDE OF A CENTER LINE DESCRIBED THEREIN.

ALSO PARCEL III:

EASEMENTS FOR THE BENEFIT OF PARCEL I, AFORESAID, CREATED BY ARTICLE III, SECTION 3.1 OF THE SUPPLEMENTAL DEED FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 37460, DATED DECEMBER 15, 1964 AND RECORDED DECEMBER 23, 1964 AS DOCUMENT 19341545, AS FOLLOWS:

(1) A PERPETUAL RIGHT IN, OVER AND UPON THE EXCEPTED AND RESERVED PROPERTY AND EASEMENT PROPERTY, AND THE PROPERTY ADJACENT THERETO, FOR REASONABLE ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF THE SUPPORTS OF THE IMPROVEMENT, AND OF THE UTILITY SYSTEMS, CONNECTIONS WITH VIADUCTS, GROUND LEVEL ACCESS ROAD OR OTHER FACILITIES, TOGETHER WITH A PERPETUAL RIGHT OF UNDERLYING AND LATERAL SUPPORT, EITHER NATURAL OR STRUCTURAL, FOR THE SUPPORTS OF THE IMPROVEMENT TO THE EXTENT REQUIRED FOR THE STRUCTURAL SAFETY THEREOF.

(2) PERPETUAL EASEMENTS TO INSTALL, AND TO MAINTAIN SO FAR AS REQUESTED, THE NECESSARY FACILITIES TO PROVIDE SURFACE DRAINAGE FROM THE IMPROVEMENT TO STORM SEWERS.

(3) PERPETUAL EASEMENT TO USE SUCH PARTS OF THE EXCEPTED AND RESERVED PROPERTY, THE EASEMENT PROPERTY AND OTHER PROPERTY OF THE GRANTOR, IN WHICH SUPPORTS FOR THE PURPOSE OF SUPPORT OF THE BUILDING ARE LOCATED. THE LOCATION OF SUCH SUPPORTS IS DESCRIBED IN LOTS 1 THROUGH 133 OF THE PLAT OF SURVEY AND THE FACE OF THE PLAT OF SURVEY, WHICH PLAT OF SURVEY AS RECORDED DECEMBER 10, 1964 AS DOCUMENT 19330409.

ALSO

PARCEL IV:

EASEMENT FOR THE BENEFIT OF PARCEL I, AFORESAID, CREATED BY GRANTS FROM ILLINOIS CENTRAL RAILROAD COMPANY DATED MAY 1, 1962 AND RECORDED MAY 7, 1962 AS DOCUMENT 18467559 AND DATED DECEMBER 17, 1964 AND RECORDED DECEMBER 23, 1964 AS DOCUMENT 19341547 FOR REASONABLE ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF SUPPORTS OF THE VIADUCTS AS DESCRIBED IN SAID INSTRUMENT, IN, OVER AND UPON THE EXCEPTED AND RESERVED PROPERTY AND THE PROPERTY ADJACENT THERETO.

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