

UNOFFICIAL COPY



1319822086

Doc#: 1319822086 Fee: \$44.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A.Yarbrough
Cook County Recorder of Deeds
Date: 07/17/2013 03:30 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
LAKESIDE BANK
Loan Operations
1055 W ROOSEVELT RD
CHICAGO, IL 60608

SEND TAX NOTICES TO:
LAKESIDE BANK
UIC/NEAR WEST
1055 W ROOSEVELT RD
CHICAGO, IL 60608

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
LAKESIDE BANK
1055 W. ROOSEVELT ROAD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE



0000000006063239107012013074000000CHIUYUEN LING07012013#####%%%

THIS MODIFICATION OF MORTGAGE dated July 1, 2013, is made and executed between Yuen Ling Chiu, whose address is 1901 S. Wells Street, Chicago, IL 60616 (referred to below as "Grantor") and LAKESIDE BANK, whose address is 2141 S INDIANA AVENUE, CHICAGO, IL 60616 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 30, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

July 15, 2010 as document number 1019635118.

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

UNIT 601 AND P-23 IN THE 309-315 W 23RD STREET CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE LOTS 13, (EXCEPT THE WEST 6.5 FEET THEREOF), LOT 14, 15, 16 AND 17 IN BLOCK 4 IN ARCHER ADDITION TO CHICAGO, BEING A SUBDIVISION IN SECTION 28, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 0931444064 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 309-315 W. 23rd Street, Unit 601 and P-23, Chicago, IL 60616. The Real Property tax identification number is 17-28-212-100-1036 and 17-28-212-100-1074.

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 60632391

Page 2

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

To reduce interest rate to 4.75%, fixed and extend maturity to 7/1/2018.

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.

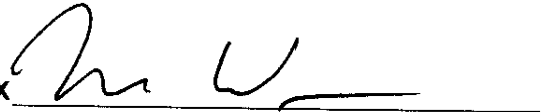
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 1, 2013.

GRANTOR:

X 
Yuen Ling Chiu

LENDER:

LAKESIDE BANK

X 
Authorized Signer

Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 60632391

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

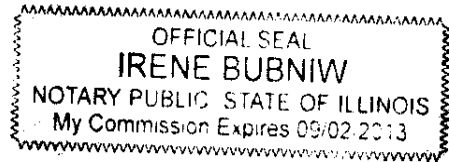
On this day before me, the undersigned Notary Public, personally appeared **Yuen Ling Chiu**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 11 day of July, 2013.

By *[Signature]* Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



LENDER ACKNOWLEDGMENT

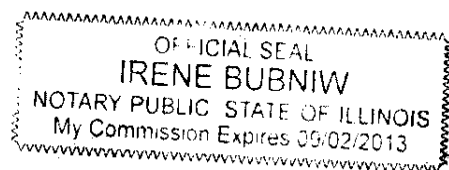
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 11 day of July, 2013 before me, the undersigned Notary Public, personally appeared Nick Wycklendt and known to me to be the Loan Officer, authorized agent for **LAKESIDE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKESIDE BANK**, duly authorized by **LAKESIDE 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 **LAKESIDE BANK**.

By *[Signature]* Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 60632391

Page 4

LASER PRO Lending, Ver. 13.2.20.010 Copr. Harland Financial Solutions, Inc. 1997, 2013. All Rights Reserved. - IL C:\CFI\LP\G201.FC TR-560 PR-11

Property of Cook County Clerk's Office

