

THIS MODIFICATION AGREEMENT ('Agreement") is made this 7th day of October, 2013, between Edward M Grady Sr, whose address is 2919 Greenwood Road, Hazel Crest, Illinois 60429, and Lisa J Grady, whose address is 2919 Greenwood Road, Hazel Crest, Illinois 60429 ("Mortgagor"), and First Community Bank and Trust whose address is 1111 Dixie Highway, P.O. Box 457, Beecher, Illinois 60401 ("Lender").

First Community Bank and Trust and Mortgagor en ered into a Mortgage dated September 29, 2008 and recorded on October 7, 2008, filed for record in records of COUNTY of COOK, State of Illinois, with recorder's entry number 0828133143 ("Mortgage"). The Mortgage covers the following described real property:

Address: 1390 Burnham Avenue, Calumet City, Illinois 60409

Legal Description: THE SOUTH 1/2 OF LOT 19, ALL OF LOT 20 /ND THE NORTH 21 FEET OF LOT 21 IN BLOCK 10 IN PALISADES ADDITION, BEING A SUBDIVISION OF THE EAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 19, TOWNSHIP 36 NORTH, RAIGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN RECORDED JULY 27, 1925 AS DOCUMENT NUMBER 8987352, IN COOK COUNTY, ILLINOIS

Parcel ID/Sidwell Number: 30-19-212-035-0000, 30-19-212-056-0000 & 30-19-212-057-0000

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set for b in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

## • MATURITY DATE IS EXTENDED TO OCTOBER 7, 2018.

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

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## **UNOFFICIAL COPY**

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be for tradicated by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

this Agreement  Lul K  Edward M Gra  Individually  Witnessed by:	t, and y'. w they a	ccept and agree to  10 7 (Seal)  Pate		ave read all the provisions contained in Alaca (10/7/2015)  Date
Med	Hebrita	- /0/7/C - (Sea)		(Seal)
Name:		Date	Name:	Date
**************************************		INDIVIDUAL /	ACKNOWLEDGM	IENT
STATE OF	ILLINOIS WILL	)	7	C/o
The foregoing	instrument was a		Edward M Grady ny hand and my off	Sr. and Lisa J Grady, before me on icial seal.
My commission	expires: "1414]	Je/5	Lindu	Ward
UP YRATON	FFICIAL SEAL INDA WARD BLIC - STATE OF ILLIN SSION EXPIRES JAVIS	<i>A</i> *	Will County, II Identification N	

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## **UNOFFICIAL COPY**

LENDER: First Community Ban		
Mark Hebritan	19/7/635	
By: Mark Sebastian Its: Vice President of Lending	Date	
•	BUSINESS AC	KNOWLEDGMENT
STATE OF ILLINOIS	<b>)</b>	
COUNTY OF WILL	) )	
		of October, 2008, by Mark Sebastian, Vice President of Trust, a(n) Illinois corporation, who personally appeared
In witness whereof, I hercanto set	my hand and officia	al seal.
My commission expires: 3// 4/	2015	Linds Ward
residing at		Will County, IL
OFFICIAL SEAL  (Official SEAL  (Official SEAL  LINDA WARD  NOTARY PUBLIC - STATE OF ILL  MY COMMISSION EXPIRES CA		Will County, II.
		7-C/0
		T'S OFFICE
		Co
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THIS INSTRUMENT PREPARED BY: First Community Bank and Trust Linda Ward, Loan Processor 1111 Dixie Hwy., P.O. Box 457 Beecher, IL 60401 AFTER RECORDING RETURN TO: First Community Bank and Trust 1111 Dixie Hwy., P.O. Box 457 Beecher, H. 60401