

# UNOFFICIAL COPY



**RECORDATION REQUESTED BY:**

1st Equity Bank  
3956 West Dempster St  
Skokie, IL 60076

Doc#: 1402756372 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 01/27/2014 02:07 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

1st Equity Bank  
3956 West Dempster St  
Skokie, IL 60076

**SEND TAX NOTICES TO:**

MICHAEL DANIELS, DOREL  
GROSU and MARIA GROSU  
3856 W. OAKTON  
SKOKIE, IL 60076

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

PETER LAMBESIS  
1st Equity Bank  
3956 West Dempster St  
Skokie, IL 60076

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 28, 2013, is made and executed between MICHAEL DANIELS, a married man (referred to below as "Grantor") and 1st Equity Bank, whose address is 3956 West Dempster St, Skokie, IL 60076 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 26, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**FILING DATE SEPTEMBER 8, 2008 AS DOCUMENT 0825205069 IN THE RECORDS OF THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS.**

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

LOTS 39 AND 40 IN KRENN AND DATOS CRAWFORD "L" SUBDIVISION BEING A RESUBDIVISION OF LOT 1 IN JACOBS SCHERER HEIRS SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7424 NORTH KEYSTONE, SKOKIE, IL 60076. The Real Property tax identification number is 10-27-414-028-0000 & 10-27-414-029-0000.

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

**THIS MODIFICATION RENEWS THE PRINCIPAL AND EXTENDS THE MATURITY DATE TO AUGUST 28, 2014 AS EVIDENCED BY A CHANGE IN TERMS AGREEMENT DATED AUGUST 28, 2013.**

**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

*Handwritten initials*

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Loan No: 816384

## MODIFICATION OF MORTGAGE (Continued)

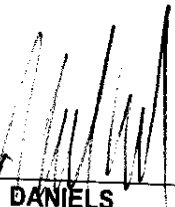
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in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers 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.

**WAIVER OF RIGHT OF REDEMPTION.** NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES, TO THE EXTENT PERMITTED UNDER 735 ILCS 5/15-1601(b) OR ANY SIMILAR LAW EXISTING AFTER THE DATE OF THIS MORTGAGE, ANY AND ALL RIGHTS OF REDEMPTION ON GRANTOR'S BEHALF AND ON BEHALF OF ANY OTHER PERSONS PERMITTED TO REDEEM THE PROPERTY.

**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 28, 2013.**

GRANTOR:


X   
MICHAEL DANIELS

X   
DOREL GROSU

X   
MARIA GROSU

LENDER:

1ST EQUITY BANK

X   
Authorized Signer

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Loan No: 816384

## MODIFICATION OF MORTGAGE (Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 COUNTY OF COOK ) SS  
 )

On this day before me, the undersigned Notary Public, personally appeared **MICHAEL DANIELS; DOREL GROSU; and MARIA GROSU**, 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 28th day of August, 2013.  
 By Larry A. Chambers Residing at \_\_\_\_\_

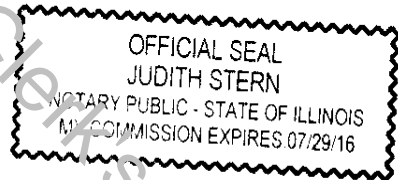
Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 COUNTY OF COOK ) SS  
 )



On this 28th day of August, 2013 before me, the undersigned Notary Public, personally appeared Louis J. Kolm and known to me to be the President, authorized agent for **1st Equity Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **1st Equity Bank**, duly authorized by **1st Equity 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 **1st Equity Bank**.

By Judith Stern Residing at \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

My commission expires 7-29-2016



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Loan No: 816384

## MODIFICATION OF MORTGAGE (Continued)

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