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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/11/2014 11:30 AM Pg: 1 of 3

This document was requested
by and after recording should be
returned to:

FirstMerit Bank, N.A.
14701 S. LaGrange Road
Orland Park, Illinois 60462
Attn: Kecia Sammons

4001638 1/1

(MORTGAGE)

G/T

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated as of March 10, 2014 ("Modification"), is made and executed between Steven R. DeJohn ("Grantor") and Kristin M. DeJohn ("Consenting Signer") whose address is 1301 N. Chicago Avenue, Arlington Heights, Illinois 60004, and FirstMerit Bank, N.A., as assignee of the Federal Deposit Insurance Corporation as Receiver for Midwest Bank and Trust Company ("Lender") whose address is 14701 S. LaGrange Road, Orland Park, Illinois 60462.

MORTGAGE. Grantor conveyed to Midwest Bank and Trust Company ("Original Lender") a mortgage dated June 21, 2008, and recorded in the office of the Recorder of Deeds, Cook County, Illinois, on July 30, 2008, as document number 0821208118 (the "Mortgage").

The Federal Deposit Insurance Company, as receiver for Original Lender, then assigned Original Lender's interest in the Mortgage to Lender evidenced by an assignment of mortgage executed on April 14, 2011, and recorded in the office of the Recorder of Deeds, Cook County, Illinois, on May 17, 2011, as document number 1113722006.

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

Lot 90 in Raymond L. Lugert's Subdivision of the West 78 Acres of the Southwest 1/4 of Section 19, Township 42 North, Range 11, East of the Third Principal Meridian (Except the South 25 Feet Thereof) in Cook County, Illinois.

P.I.N. 03-19-317-011-0000

Common Address: 1301 N. Chicago Avenue, Arlington Heights, Illinois

MODIFICATION. For valuable consideration, Lender and Grantor hereby modify the mortgage to delete the definitions of Lender, Note, and Indebtedness contained therein and replace them with the following definitions:

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Lender. The word "Lender" means FirstMerit Bank, N.A., as assignee of the Federal Deposit Insurance Corporation as Receiver for Midwest Bank and Trust Company.

Note. The word "Note" means the promissory note dated June 21, 2008, in the original principal amount of \$250,000.00 from The DeJohn Advisory Team, Inc. ("Borrower") to Midwest Bank and Trust Company, together with all renewals of, extensions of, modifications of, refinancing of, consolidations of, and substitutions for the promissory note or agreement, including its amendment by that certain 2013 Amendment to Note dated March 10, 2014, from Borrower to FirstMerit Bank, N.A., as successor in interest to Midwest Bank and Trust Company, with outstanding principal in the amount of \$60,672.43. The word "Note" also includes all other promissory notes or other instruments, documents or agreements evidencing any and all indebtedness or liabilities owed by Grantor to Lender, including the "Indebtedness" as defined herein.

Indebtedness. The word "Indebtedness" shall mean the payment of any and all amounts of any kind now owing or later to become due to the Lender from the Borrower and Grantor, as Guarantor of the Note, however created or arising, whether due under the Note or under any other existing or future instrument, note or agreement between the Grantor and the Lender, or otherwise, and whether direct, indirect, primary, secondary, fixed, contingent, joint or several, due or to become due, together with interest, costs and all other sums on that amount and including, without limit, all present and future indebtedness or obligations of third parties to the Lender which is guaranteed by the Grantor and the present or future indebtedness originally owing by the Grantor, to third parties and assigned by third parties to the Lender, and any and all renewals, extensions, modifications, substitutions or replacements of any of them. The word "Indebtedness" shall also include the performance of the covenants and obligations due or to become due to the Lender, including, without limit, those due under this instrument, and the repayment of all sums expended by the Lender in connection with performance of those covenants and obligations and the enforcement of this instrument.

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 modification. Nothing in this Modification shall constitute a satisfaction of the original promissory note or other credit agreement secured by the Mortgage. It is the intention of Lender to retain as liable all parties to the mortgage and assignment of rents and all parties, makers and endorser 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.

IN WITNESS WHEREOF, Grantor, Consenting Signer, and Lender have read all the provisions of this Modification of Mortgage and agree to its terms. This Modification is dated March 10, 2014, and shall be deemed effective as of June 1, 2013.

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Grantor:

[Signature]
Steven R. DeJohn

[Signature]
Kristin M. DeJohn, as to Waiver of
Homestead Exemption

LENDER:

FirstMerit Bank, N.A.

By: *[Signature]*
Its Authorized Agent

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

I, KATHY VIRLAS, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Steven R. DeJohn, who is personally known to me, executed this modification and acknowledged that he executed the modification as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and notarial seal, this 20 day of March, 2014.

[Signature]
Notary Public

STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)



I, KATHY VIRLAS, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Kristin M. DeJohn, who is personally known to me, executed this modification and acknowledged that she executed the modification as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and notarial seal, this 20 day of March, 2014.

[Signature]
Notary Public

