

RECORDATION REQUESTED BY:
ST. CHARLES BANK & TRUST
COMPANY
411 WEST MAIN STREET
ST. CHARLES, IL 60174

WHEN RECORDED MAIL TO:
ST. CHARLES BANK & TRUST
COMPANY
1001 S. Randall Road
Elgin, IL 60123

SEND TAX NOTICES TO:
Ryszard Gabrel
2846 Leanne Court
Northbrook, IL 60062

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
ST. CHARLES BANK & TRUST COMPANY
411 WEST MAIN STREET
ST. CHARLES, IL 60174

R10442

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 1, 2013, is made and executed between Ryszard Gabrel, whose address is 2846 Leanne Court, Northbrook, IL 60062 (referred to below as "Grantor") and ST. CHARLES BANK & TRUST COMPANY, whose address is 411 WEST MAIN STREET, ST. CHARLES, IL 60174 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 6, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded on December 19, 2007 in the office of the Cook County Recorder as Document No. 735339005 and 0735339009, as may be subsequently modified from time to time.

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

LOT 4 IN BLOCK 1 IN THE SUBDIVISION OF LOT 1 IN THE SUBDIVISION OF LOTS 4,5,6,7 AND 8 IN THE ASSESSOR'S DIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE SOUTHWEST 1/2 OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10350 South Indiana Avenue, Chicago, IL 60628. The Real Property tax identification number is 25-15-109-025-0000.

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

Maturity Date. The maturity date of the Note is hereby extended to September 1, 2015.

Note. That the above referenced Mortgage now secures a Promissory Note dated June 1, 2013 in the original principal amount of \$206,656.82 from Borrower to Lender together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Promissory

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(Continued)**

Loan No: 45665600-1

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Note. The interest rate on the Note is 7.00%.

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 JUNE 1, 2013.

GRANTOR:

X 
Ryszard Gabrel

LENDER:

ST. CHARLES BANK & TRUST COMPANY

X 
Dan Joniak, ASSISTANT VICE PRESIDENT

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 45665600-1

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Kane)

On this day before me, the undersigned Notary Public, personally appeared **Ryszard Gabrel**, 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~~th~~ day of April, 2014.

By Anna Margiotta Residing at _____

Notary Public in and for the State of Illinois

My commission expires 11/24/2017



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Kane)

On this 11~~th~~ day of April, 2014 before me, the undersigned Notary Public, personally appeared **Dan Joniak** and known to me to be the **ASSISTANT VICE PRESIDENT**, authorized agent for **ST. CHARLES BANK & TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **ST. CHARLES BANK & TRUST COMPANY**, duly authorized by **ST. CHARLES BANK & TRUST COMPANY** 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 **ST. CHARLES BANK & TRUST COMPANY**.

By Anna Margiotta Residing at _____

Notary Public in and for the State of Illinois

My commission expires 11/24/2017

