

RECORDATION REQUESTED BY:

**First Bank & Trust
820 Church Street
Evanston, IL 60201**

WHEN RECORDED MAIL TO:

**First Bank & Trust
820 Church Street
Evanston, IL 60201**

SEND TAX NOTICES TO:

**First Bank & Trust
820 Church Street
Evanston, IL 60201**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Tallas/Bylina
First Bank & Trust
820 Church Street
Evanston, IL 60201**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2014, is made and executed between Christopher Cappuccilli, whose address is 1150 N Waukegan Rd, Lake Forest, IL 60045 (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 21, 2014 (the "Mortgage") which has been recorded in Lake County, State of Illinois, as follows:

Mortgage Dated 06/21/2011 and Recorded 06/27/2011 as document No. 6744211 with Lake County Recorder of Deeds to secure an indebtedness of \$980,000.00.

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

LOT 1 IN SARAH G. LARSON SUBDIVISION, OF PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 44 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 4, 1953 AS DOCUMENT #801603, IN BOOK 1198 OF RECORDS, PAGE 326, IN LAKE COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1150 N Waukegan Road, Lake Forest, IL 60045. The Real Property tax identification number is 12-30-401-009-0000.

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

Extend the current maturity date of 07/01/2014 to 07/01/2016 with a rate reduction from 4.25% to 3.875% fixed till maturity.

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

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(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.

ALL NOTES LANGUAGE. and includes without limitation, Borrower's Promissory Note or Notes, if any, evidencing Borrower's loan obligations in favor of Lender, as well as any substitute, replacement, or refinancing note or notes thereon.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 2014.

GRANTOR:

X



Christopher Cappuccilli
LENDER:**FIRST BANK & TRUST**

X



Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 2533

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Cook)
)
 COUNTY OF ILLINOIS) SS
)

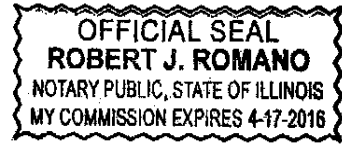
On this day before me, the undersigned Notary Public, personally appeared **Christopher Cappuccilli**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for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

Given under my hand and official seal this 27th day of MARCH, 202014

By [Signature] Residing at 425 CLIPPER PARK ROAD

Notary Public in and for the State of IL

My commission expires 4/17/16



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 28th day of March, 2014 before me, the undersigned Notary Public, personally appeared Galena Tallas and known to me to be the AVP Mortgage Officer, authorized agent for **First Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank & Trust**, duly authorized by **First Bank & Trust** 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 **First Bank & Trust**.

By Stephanie Murray Residing at 820 Church St. Ev, IL 60201

Notary Public in and for the State of IL

My commission expires 9-4-2017

