

RECORDATION REQUESTED BY:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

WHEN RECORDED MAIL TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

SEND TAX NOTICES TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

H25337263

This Modification of Mortgage prepared by:

Joyce B. Whaley, Senior Loan Processor #7542732-3 (TEM)
Oxford Bank & Trust
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

ORIGINAL

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 31, 2014, is made and executed between Dale Kleber and Margaret Kleber, whose address is 120 E. Walnut Street, Hinsdale, IL 60521 (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 1, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on July 14, 2011 by the Cook County recorder of deeds and known as recording #1119508471 as modified from time to time.

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

LOT 29 (EXCEPT THE SOUTH 5 FEET THEREOF) IN BLOCK 3 IN SUBDIVISION OF BLOCKS 3 AND 4 IN SWIGART'S SUBDIVISION OF LOT 5 AND WEST 33 FEET OF LOT 6 IN SUBDIVISION (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4) OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 928 S. Euclid, Oak Park, IL 60304. The Real Property tax identification number is 16-18-404-007-0000.

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

Extend the maturity date of promissory note and mortgage from June 1, 2014 to June 1, 2017. The loan is being converted from a principal plus interest loan with \$1,000.00 principal payment to an 25 year

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amortizing mortgage with principal and interest payments. New principal and interest payments in the amount of \$4,903.00 will begin on the 1st of every month beginning with the July 1, 2014 payment and continue until paid in full or loan maturity. The interest rate is being changed from the Oxford Bank & Trust Base Rate floating plus .50% to a fixed rate of 5.00%. At this time Oxford Bank & Trust is adding a 3%, 2%, 1% prepayment penalty. All other terms and conditions will remain the same.

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 MAY 31, 2014.

GRANTOR:

X 
Dale Kleber

X 
Margaret Kleber

LENDER:**OXFORD BANK & TRUST**

X 
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF DuPage) SS
)

On this day before me, the undersigned Notary Public, personally appeared Dale Kleber and Margaret Kleber, 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 31st day of May, 2014.

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 6/13/2016

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF DuPage) SS
)

On this 31st day of May, 2014 before me, the undersigned Notary Public, personally appeared THOMAS STAUB and known to me to be the Vice President, authorized agent for Oxford Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Oxford Bank & Trust, duly authorized by Oxford 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 Oxford Bank & Trust.

By [Signature] Residing at _____

Notary Public in and for the State of Illinois

My commission expires 6/13/2016

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MODIFICATION OF MORTGAGE

(Continued)

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