## **UNOFFICIAL COPY**

#### RECORDATION REQUESTED BY:

MB Financial Bank, N.A. Commercial Transfer to Retail 6111 N. River Road Rosemont, IL 60016

#### WHEN RECORDED MAIL TO:

MB Financial Bank, N.A. Commercial Transfer to Retail 6111 N. River Road Rosemont, IL 60016

SEND TAX NOTICES TO:

MB Financial Back, N.A. Commercial Transfer to Retail 6111 N. River Road Rosemont, IL 60016

1419745004 Fee: \$48.25 RHSP Fee:\$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds Date: 07/16/2014 08:12 AM Pg: 1 of 5

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by an/LN #300352, ID #38563 MB Financial Bank, N.A. 6111 N. River Road Rosemont, IL 60016

#### MODIFICATION OF MORTGAGE



THIS MODIFICATION OF MORTGAGE dated July 5, 2014, is made and executed between Maria Rosario Gonzalez and Isidro Gonzalez Joint Trust, dated February 21, 2014, whose address is 4147 W. North Ave., Chicago, IL 60639-5221 (referred to below as "Grantor") and MB Financial Bank, NA whose address is 6111 N. River Road, Rosemont, IL 60016 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 27, 2005 (ne "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of September 27, 2005 executed by Isidro Gonzalez and Maria R. Gonzalez ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded on July 10, 2006 as document no 0619139055, and Assignment of Rents of even date therewith executed by Grantor for the benefit of Lender, recorded on July 10, 2006 as document no. 0619139056, modified by Modification of Mortgage recorded May 27, 2014 as document no. 1414722096.

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

LOT 34 IN BLOCK 8 IN HUMBOLDT PARK RESIDENCE ASSOCIATION SUBDIVISION OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 1, 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 2636 W. Division St., Chicago, IL 60622. The Real

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## MODIFICATION OF MORTGAGE (Continued)

Property tax identification number is 16-01-231-033-0000.

Loan No: 300352

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

The definition of "Note" set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Note" means individually and collectively (i) that certain Promissory Note dated July 5, 2014 in the original principal amount of \$47,157.00 executed by Borrower payable to the order of Lender, as amended, supplemented, modified or replaced from time to time, (ii) that certain Promissory Note dated April 15, 2014 in the original principal amount of \$278,147.07 executed by Borrower payable to the order of Lender, as amended, supplemented, modified or replaced from time to time, (iii) that certain Promissory Note dated September 27, 2010 in the original principal amount of \$358,845.41 executed by Borrower payable to the order of Lender, as amended, supplemented, modified or replaced from time to time, (iv) that certain Promissory Note dated April 5, 2011 in the original principal amount of \$340,893.41 executed by Borrower payable to the order of Lender, as amended, supplemented, modified or replaced from time to time and (v) that certain Promissory Note dated April 29, 2003 in the original principal amount of \$90,000.00 executed by Sorrower payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

The paragraph titled "Maximum, Lica/Maximum Indebtedness" set forth in the Mortgage secures the entire principal amount of the Loans, interest accrued thereon and all other Obligations. Under no circumstances, however, shall the aggregate principal indebtedness exceed an amount equal to two (2) times the original principal amount of the Notes, together with moneys advanced by the Mortgagee to protect and preserve the lien of this Mortgage.

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 promisson 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, but also to all such subsequent actions.

WAIVER. GRANTOR HEREBY EXPRESSLY AND UNCONDITIONALLY WAIVES AND RELINOUISHES:

- (1) ANY RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING (i) TO ENFORCE OR DEFEND ANY RIGHTS UNDER OR IN CONNECTION WITH THIS AGREEMENT OR ANY AMENDMENT, INSTRUMENT, DOCUMENT OR AGREEMENT DELIVERED OR WHICH MAY BE DELIVERED RELATED TO THIS AGREEMENT OR (ii) ARISING FROM ANY DISPUTE OR CONTROVERSY IN CONNECTION WITH, IN FURTHERANCE OF, OR RELATED TO THIS AGREEMENT OR ANY AMENDMENT, INSTRUMENT, DOCUMENT OR AGREEMENT RELATED THERETO, AND AGREES THAT ANY SUCH ACTION OR PROCEEDING SHALL BE TRIED BEFORE A JUDGE AND NOT A JURY;
- (2) EVERY DEFENSE, INCLUDING, WITHOUT LIMITATION, BREACH OF THE IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING, AND ANY CAUSE OF ACTION, COUNTERCLAIM OR SETOFF WHICH GRANTOR MAY HAVE TO ANY ACTION BY LENDER IN ENFORCING THIS AGREEMENT OR ANY DOCUMENT EXECUTED IN CONNECTION WITH, RELATED TO, OR IN FURTHERANCE OF THIS AGREEMENT.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 300352

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 5, 2014.

**GRANTOR:** 

MARIA	ROSARIO	<b>GONZALEZ</b>	AND	ISIDRO	GONZALEZ	IOINT	TDUCT
DATED	<b>FEBRUARY</b>	21, 2014			OUNTALLE	JONA	IKUSI,

Maria R. Gonzal z. Co-Trustee of Maria Rosario Gonzalez and Isidro Gonzalez Joir t Trust, dated February 21, 2014

Isidro Gonzalez, Co-Trustee comaria Rosario Gonzalez and Isidro Gonzalez Joint Trust, dated Four lary 21, 2014 Office

LENDER:

MB FINANCIAL BANK, N.A.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 300352	(Cont	inued)	Page 4
	TRUST ACKN	OWLEDGMENT	
	, ,		
Public, personally appeared  Trust, dated February 21,  Joint Trust, dated Februar  executed the Modification deed of the trust, by auth purposes therein mentione	day of	DA NOTARY PUI My Commiss	onzalez and Isidro Gonzalez or agents of the trust that the free and voluntary act and of statute, for the uses and the this Modification and in
	Wanusu	C	

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 300352	(Continued)	Page 5
	LENDER ACKNOWLEDGMENT	
STATE OF	nois	
COUNTY OF	) ss	
and acknowledged said in tr authorized by <b>MB Financia. I</b> therein mentioned, and on o executed this said instrumen	day of	ancial Bank, N.A., duly
By DGNUTA  Notary Public in and for the S	TELY Residing at CMIC	460
My commission expires	Danista Tech	PFICIAL SEAL"  DANUTA TECH RY PUBLIC, STATE OF ILLINOIS Immission Expires 01/07/2017
ASER PRO Lending, Ver. 14	.2.0.021 Copr. D+H USA Corperation 1997, 2014. All I	