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Doc#: 1434315061 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 12/09/2014 03:06 PM Pg: 1 of 4

INSTRUMENT PREPARED BY AND MAIL TO

Richard K. Morley, Esq.
Gebert & Morley, LLC
137 N. Oak Park Avenue
Suite 201
Oak Park, Illinois 60301

RECORDER'S STAMP

MODIFICATION OF MORTGAGE AGREEMENT

THIS MODIFICATION OF MORTGAGE AGREEMENT ("**Agreement**") is made effectively as of NOVEMBER 15, 2014, by and between KAYSIE LINGO ("**Mortgagor**") and BONNIE VOZAR ("**Lender**").

RECITALS:

This Agreement is based upon the following recitals:

A. For full value received, Mortgagor ("**Borrower**") signed and delivered to Lender a Note dated November 17, 2009, in the original principal amount of \$187,000.00 (said note, together with any and all renewals, extensions, modifications and replacements thereof is called the "**Note**").

B. The Note is secured by a Mortgage ("**Security Documents**") dated November 17, 2009 and recorded with the Recorder of Deeds of Cook County, IL, as document number 0935556004, upon the real property commonly known as Unit 3312 and C-55, 655 Irving Park Road, Chicago, Illinois 60613 and legally described as follows ("**Mortgaged Premises**"):

UNIT 3312 AND C-55 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN PARK PLACE TOWER 1 CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 0011020878, AS AMENDED FROM TIME TO TIME, IN THE NORTHWEST 1/4 OF SECTION 21, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PINs: 14-21-101-054-2293, 14-21-101-054-1780.

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C. The Note has been modified by a Change In Terms Agreement ("**Change In Terms Agreement**") of even date herewith, between Borrower and Lender, whereby the maturity date is being extended from December 1, 2014 to December 1, 2024.

D. Mortgagor and Lender have agreed to modify the Security Documents to secure the Note as modified by the Change In Terms Agreement.

E. Mortgagor represents to Lender that there is no junior mortgage or other subsequent lien now outstanding against the Mortgaged Premises (unless disclosed to Lender, and such subsequent lienholder has agreed to consent to this Agreement and subordinate its lien to the lien of the Security Documents, as herein modified), and that the lien of the Security Documents, as herein modified, is a valid, subsisting first lien against the Mortgaged Premises.

NOW THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, and the fulfillment of the foregoing Recitals, the parties hereto mutually agree as follows (all capitalized terms used but not defined in this Agreement have the same meanings as assigned to them under the Security Documents):

1. The Security Documents are hereby modified to secure the Note as modified by the Change In Terms Agreement.

2. Except as otherwise provided in this Agreement, all other terms and conditions of the Security Documents and all other documents executed in connection therewith shall remain in full force and effect.

Continuing Validity. Nothing herein contained shall in any manner whatsoever impair the Security Documents and other loan documents as identified above, or the lien created thereby or any other documents executed by Mortgagor in connection therewith, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents, except as herein expressly modified, nor affect or impair any rights, powers, or remedies of Lender under any of the above mentioned documents.

Reaffirmation of Security Documents. Mortgagor hereby ratifies, affirms, confirms and approves the Security Documents and each and every term thereof.

Counterparts. This Agreement may be executed in multiple counterparts and all of such counterparts together shall constitute one and the same Agreement.

Mortgagor authorizes Lender to place a legend on any such instrument giving effect to the aforementioned modification or to attach this agreement or any executed counterpart thereof to said instrument as a part thereof.

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IN WITNESS WHEREOF, this Agreement has been signed by the parties in the manner and form sufficiently to bind them, as of the date first written above. **PRIOR TO SIGNING THIS AGREEMENT, MORTGAGOR READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT. MORTGAGOR AGREES TO THE TERMS OF THIS AGREEMENT AND ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT.**

LENDER:

Bonnie Vozar

Bonnie Vozar

State of Illinois)
) ss.
County of Cook)

The undersigned, a Notary Public in and for said county, in the aforesaid State, does hereby certify that Bonnie Vozar, known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary act for the uses and purposes therein set forth.

Dated: November 15, 2014

Neda Joksimovic

Notary Public

OFFICIAL SEAL
NEDA JOKSIMOVIC
Notary Public - State of Illinois
My Commission Expires Aug 5, 2017

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MORTGAGOR:

Kaysie E. Lingo
Kaysie Lingo

State of Illinois)
) ss.
County of Cook)

The undersigned, a Notary Public in and for said county, in the aforesaid State, does hereby certify that KAYSIE LINGO, known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her own free and voluntary act for the uses and purposes therein set forth.

Dated: November 15, 2014

Neda Jksimovic
Notary Public

OFFICIAL SEAL
NEDA JOKSIMOVIC
Notary Public - State of Illinois
My Commission Expires Aug 5, 2017