

FIRST AMERICAN TITLE
ORDER # 2124554A

UNOFFICIAL COPY



RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

Doc#: 1500601033 Fee: \$44.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 01/06/2015 12:00 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

FOR RECORDER'S USE ONLY



This Modification of Mortgage prepared by:

S
P
S
SC
INT

Y
4
N
Y
10

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 16, 2013, is made and executed between AVRAHAM SILBERSTEIN, whose address is 3043 W. CHASE AVE. CHICAGO, IL 60645 (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 16, 2010 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED DECEMBER 16, 2010 FROM AVRAHAM SILBERSTEIN AND RECORDED JANUARY 6, 2011 AS DOCUMENT NUMBER 1100640187 TO BRICKYARD BANK IN THE AMOUNT OF \$29,333.28. .

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

LOT 25 IN OLIVER SALINGER AND COMPANY'S KENILWORTH AVENUE ADDITION IN ROGERS PARK IN THE SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3043 W. CHASE, CHICAGO, IL 60645. The Real Property tax identification number is 10-25-326-005-0000.

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

CHANGE INTEREST RATE TO 4.50% FIXED; RELEASE LIBA SILBERSTEIN AS OBLIGOR AND EXTEND MATURITY DATE TO OCTOBER 16, 2017. THIS MODIFICATION IS EVIDENCED BY A PROMISSORY NOTE DATED DECEMBER 16, 2013 IN THE AMOUNT OF \$28,165.28. .

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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Page 2

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 endorser 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 DECEMBER 16, 2013.

GRANTOR:

x



AVRAHAM SILBERSTEIN

LENDER:

BRICKYARD BANK

x



Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

)
) SS
)

COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared **AVRAHAM SILBERSTEIN**, 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 10th day of November, 2014.

By [Signature] Residing at Evansville IL 60201

Notary Public in and for the State of Illinois

My commission expires 5/4/15

LENDER ACKNOWLEDGMENT

STATE OF Illinois

)
) SS
)

COUNTY OF Cook



On this 10th day of November, 2014 before me, the undersigned Notary Public, personally appeared Paul Ponticelli and known to me to be the SVP, authorized agent for **BRICKYARD BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BRICKYARD BANK**, duly authorized by **BRICKYARD BANK** 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 **BRICKYARD BANK**.

By [Signature] Residing at Evansville IL 60201

Notary Public in and for the State of Illinois

My commission expires 5/4/15

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

LASER PRO Lending, Ver. 14.2.0.021 Copr. D+H USA Corporation 1997, 2014. All Rights Reserved. - IL
C:\LENDING\CFI\LPL\G201.FC TR-1904

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

Property of Cook County Clerk's Office