

**RECORDATION REQUESTED BY:**  
LincolnWay Community Bank  
1000 East Lincoln Highway  
New Lenox, IL 60451

**WHEN RECORDED MAIL TO:**  
LincolnWay Community Bank  
1000 East Lincoln Highway  
New Lenox, IL 60451

**SEND TAX NOTICES TO:**  
The Hamlin Group, Inc.  
8037 Killarney Court  
Tinley Park, IL 60477

FOR RECORDER'S USE ONLY

1405-55229

**This Modification of Mortgage prepared by:**  
Sabrina Hughes, Commercial Loan Assistant  
LincolnWay Community Bank  
1000 East Lincoln Highway  
New Lenox, IL 60451

**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated October 2, 2014, is made and executed between The Hamlin Group, Inc., whose address is 8037 Killarney Court, Tinley Park, IL 60477 (referred to below as "Grantor") and LincolnWay Community Bank, whose address is 1000 East Lincoln Highway, New Lenox, IL 60451 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 2, 2014 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 5, 2014, as document number 1415645059.

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

LOT 14 IN O'TOOLE'S GREENDALE FIRST ADDITION, BEING A SUBDIVISION OF BLOCK 23 IN GEORGE W. HILL'S SUBDIVISION OF THE WEST ½ OF THE SOUTHWEST ¼ OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10931 S. Saint Louis Avenue, Chicago, IL 60655. The Real Property tax identification number is 24-14-413-025-0000.

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

- 1. To increase line of credit from \$108,000 to \$120,000. 2. To increase maximum lien amount from \$216,000 to \$240,000.

**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

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

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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.

**WAIVER OF TAX AND INSURANCE RESERVES.** Grantor hereby acknowledges that, as of the date of this Mortgage, notwithstanding the language of the loan documentation, including but not limited to the section entitled **TAX AND INSURANCE RESERVES** of this Mortgage, Lender is not requiring Grantor to establish and maintain a reserve account to be retained from the initial proceeds of the loan evidenced by the Note in such amount deemed to be sufficient by Lender to (A) create an adequate cushion and (B) provide enough funds to be in a position to make timely payment of real estate taxes and insurance premiums. Notwithstanding the foregoing sentence, Grantor hereby agrees that at any future date, Lender, at Lender's sole discretion, may require that Grantor establish and maintain with Lender such a reserve account in such amount deemed to be sufficient by Lender to (A) create an adequate cushion and (B) provide enough funds to be in a position to make timely payment of real estate taxes and insurance premiums as otherwise required herein, and that Grantor make such payments into such reserve account as set forth under the terms and provisions of the section entitled **TAX AND INSURANCE RESERVES** of this Mortgage.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 2, 2014.**

GRANTOR:

THE HAMLIN GROUP, INC.

By: 

Thomas J. Bujnowski, President of The Hamlin Group, Inc.

LENDER:

LINCOLNWAY COMMUNITY BANK

x   
Kelly M. Grassman, Vice President

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## MODIFICATION OF MORTGAGE (Continued)

### CORPORATE ACKNOWLEDGMENT

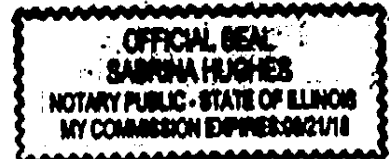
STATE OF IL )  
 ) SS  
 COUNTY OF Will )

On this 2 day of October, 2014 before me, the undersigned Notary Public, personally appeared Thomas J. Bujnowski, President of The Hamlin Group, Inc., and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By *[Signature]* Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 8.21.18



PROPERTY OF COOK COUNTY CLERK'S OFFICE

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## MODIFICATION OF MORTGAGE (Continued)

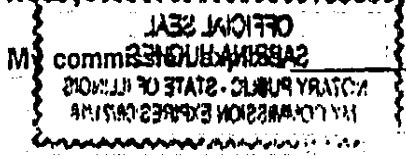
### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Will )

On this 2nd day of October, 2014 before me, the undersigned Notary Public, personally appeared Kelly M. Grossman and known to me to be the Vice President, authorized agent for LincolnWay Community Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of LincolnWay Community Bank, duly authorized by LincolnWay Community 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 LincolnWay Community Bank.

By [Signature] Residing at Will County

Notary Public In and for the State of Ill



8.21.18

