

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:

Demetrios Arvanitis a/k/a
James Arvanitis
Ioannis Arvanitis a/k/a John
Arvanitis
15221 St. Andrews Drive
Orland Park, IL 60462

FOR RECORDER'S USE ONLY

032050090

This Modification of Mortgage prepared by:

Michelle Kras, Operations Officer #8351013-4 (MAP)
Oxford Bank & Trust
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 6, 2015, is made and executed between Ioannis Arvanitis, a/k/a John Arvanitis, as to an undivided 1/2 interest; as to Dimitrios Arvanitis, a/k/a James Arvanitis and/or Dimitrio Arvanitis, as to an undivided 1/2 interest, not as joint tenants or tenants by the entirety, but as tenants in common on the property located at 14631 S. LaGrange Rd. in Orland Park, IL. (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 November 3, 2014 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on December 1, 2014 by the cook county recorder of deeds and known as recording #1433508102.

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

LOT 4 IN RICHMOND'S SUBDIVISION, BEING A TRACT OF LAND IN PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF SECTION 10, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 14631 S. LaGrange Rd., Orland Park, IL 60462. The Real Property tax identification number is 27-10-100-048-0000.

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

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MODIFICATION OF MORTGAGE

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(Continued)

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Increase the principal balance of the promissory note and mortgage from \$100,000.00 to \$130,000.00. All other terms and conditions shall 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 FEBRUARY 6, 2015.

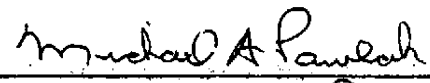
GRANTOR:

X 
Demetrios Arvanitis a/k/a James Arvanitis

X 
Ioannis Arvanitis a/k/a John Arvanitis

LENDER:

OXFORD BANK & TRUST

X 
Authorized Signer *SVP*

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION OF MORTGAGE

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

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COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **Demetrios Arvanitis a/k/a James Arvanitis and Ioannis Arvanitis a/k/a John Arvanitis**, 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 6th day of February, 2015.

By Michael A Pawlak Residing at _____

Notary Public in and for the State of _____
"OFFICIAL SEAL"
MICHAEL A PAWLAK
Notary Public, State of Illinois
My Commission Expires 08/01/16

"OFFICIAL SEAL"
MICHAEL A PAWLAK
Notary Public, State of Illinois
My Commission Expires 08/01/16

"OFFICIAL SEAL"
MICHAEL A PAWLAK
Notary Public, State of Illinois
My Commission Expires 08/01/16

LENDER ACKNOWLEDGMENT

STATE OF IL

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) SS

COUNTY OF DuPage

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On this 6th day of Feb, 2015 before me, the undersigned Notary Public, personally appeared Michael Pawlak and known to me to be the _____, 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 IL

My commission expires 2-16-17

"OFFICIAL SEAL"
MICHELLE KRAS
Notary Public, State of Illinois
My Commission Expires 02/16/17

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MODIFICATION OF MORTGAGE

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