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Doc#: 1509822013 Fee: \$44.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/08/2015 08:49 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
First Bank of Manhattan
North Street
P.O. Box 85
Manhattan, IL 60442

*Call
847 99 0114
KEM*

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Kelly M. Palmer
First Bank of Manhattan
550 W North Street
Manhattan, IL 60442

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 25, 2015, is made and executed between Carole A. Johandes, as Trustee of the Emil C. Johandes Family Trust Dated October 7, 2008 (referred to below as "Grantor") and First Bank of Manhattan, whose address is 550 W North Street, P.O. Box 85, Manhattan, IL 60442 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 29, 2010 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 9, 2010 as Document No. 1004033000.

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

LOT 2 IN ARNOLD'S RESUBDIVISION OF THE SOUTH 90 FEET OF THE EAST 112 FEET OF BLOCK 6 AND THE EAST 134 FEET OF THAT PART OF THE SOUTH 2/5 OF SAID BLOCK 6 WHICH LIES NORTH OF THE AFORESAID SOUTH 90 FEET, IN HARTMAN'S STICKNEY SUBDIVISION OF THE WEST HALF OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7748 S. Stickney Ave, Bridgeview, IL 60455. The Real Property tax identification number is 18-25-306-009-0000.

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

INTEREST RATE DECREASE

The Interest Rate payable on account of Note and said Mortgage above is hereby changed to FOUR AND ONE-HALF PERCENT (4.50%) per annum, commencing on the date hereof;

PRINCIPAL AMOUNT DECREASE

The Principal Amount (and the amount evidenced by Note and secured by said Mortgage) is hereby decreased to SIXTY TWO THOUSAND NINE HUNDRED TWENTY FOUR AND 13/100 DOLLARS,

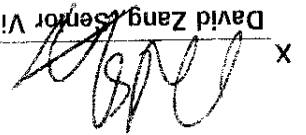


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Property of Cook County Clerk's Office

David Zang, Senior Vice President

X 

FIRST BANK OF MANHATTAN

LENDER:

Carole A. Johandes, Trustee of Emil C. Johandes Family Trust
Dated October 7, 2008 under the provisions of a Trust Agreement

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 25, 2015.

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.

NEW MATURITY DATE

(\$62,924.13)

The Maturity Date of Note and said Mortgage is hereby changed to JUNE 5, 2020.

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 77544

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TRUST ACKNOWLEDGMENT

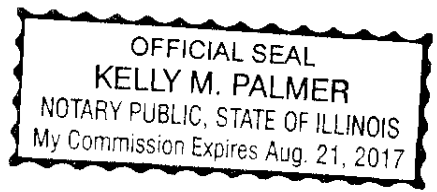
STATE OF IL)
)
) SS
 COUNTY OF WILL)

On this 25th day of March, 2015 before me, the undersigned Notary Public, personally appeared **Carole A. Johandes, Trustee of Emil C. Johandes Family Trust Dated October 7, 2008**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, 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 trust.

By Kelly M. Palmer Residing at Wilmington, IL

Notary Public in and for the State of IL

My commission expires 8/21/17

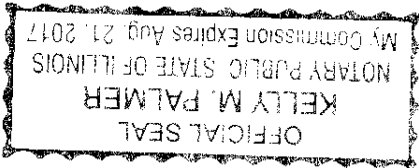


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LACFNLPLV6201.FC TR-2251 PR-6



My commission expires _____

Notary Public in and for the State of _____

By _____

instrument on behalf of First Bank of Manhattan.

On this 25th day of March, 2015 before me, the undersigned Notary Public, personally appeared **David Zang** and known to me to be the **Senior Vice President**, authorized agent for **First Bank of Manhattan** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Bank of Manhattan**, duly authorized by **First Bank of Manhattan** 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 **First Bank of Manhattan**.

Residing at _____

Kelly M. Palmer

COUNTY OF WILL

STATE OF IL

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) SS
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LENDER ACKNOWLEDGMENT

Loan No: 77544

MODIFICATION OF MORTGAGE

(Continued)