

WHEN RECORDED MAIL TO:
MILLENNIUM BANK
2077 Miner St.
Des Plaines, IL 60016

CEI 15575181832M
NSC 1/1/12

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Khushali Shah, Administrative Assistant
MILLENNIUM BANK
2077 Miner St.
Des Plaines, IL 60016

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 27, 2014, is made and executed between Vinod M Parikh, a Married Man (referred to below as "Grantor") and MILLENNIUM BANK, whose address is 2077 Miner St., Des Plaines, IL 60016 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 26, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recording Date : 11/10/2011
Recording Office : Cook County Recorder of Deeds
Document Number : 1131441111.

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

LOT 18 IN DES PLAINES TERRACE UNIT NO. 3 A SUBDIVISION OF PARTS OF LOTS 1 AND 2 IN CONRAD MEOHLING'S SUBDIVISION IN THE WEST 1/2 OF SECTION 8 AND THE EAST 1/2 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 328 N Third Ave., Des Plaines, IL 60016. The Real Property tax identification number is 09-08-103-015-0000.

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

Principal Increase from \$ 198,400 to \$ 228750
New Interest Rate : 1.75% over WSJ prime, with a floor of \$ 5.00%.

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

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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 AUGUST 27, 2014.

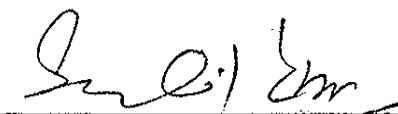
GRANTOR:

X 

 Vinod M Parikh

LENDER:

MILLENNIUM BANK

X 

 Salil Mishra, Vice President

Property of Cook County Clerk's Office

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

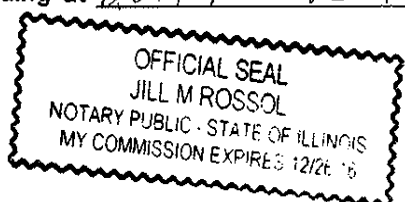
On this day before me, the undersigned Notary Public, personally appeared **Vinod M Parikh**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of August, 2014.

By [Signature] Residing at 2077 MINER ST. DES PLAINES

Notary Public in and for the State of ILLINOIS

My commission expires 12-26-16



IL
60016

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

On this _____ day of _____, _____ before me, the undersigned Notary Public, personally appeared **Salil Mishra** and known to me to be the **Vice President**, authorized agent for **MILLENNIUM BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **MILLENNIUM BANK**, duly authorized by **MILLENNIUM 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 **MILLENNIUM BANK**.

By _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____

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