

**WHEN RECORDED MAIL TO:**  
American Chartered Bank  
20 North Martingale Road,  
Suite 600  
Schaumburg, IL 60173

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
American Chartered Bank  
20 North Martingale Road  
Schaumburg, IL 60173

**MODIFICATION OF MORTGAGE**



\*0000000010620802-1074005152015\*

**THIS MODIFICATION OF MORTGAGE** dated May 15, 2015, is made and executed between Rufino Meraz and Lourdes Meraz, husband and wife, as joint tenants (referred to below as "Grantor") and American Chartered Bank, whose address is 20 North Martingale Road, Suite 600, Schaumburg, IL 60173 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 26, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on July 14, 2005 as Document #0519522040 in the Cook County Recorder's Office, as subsequently modified from time to time.

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

THE NORTH 60.30 FEET OF LOT 17 IN BLOCK 17 IN NEWBERRY'S ADDITION TO CHICAGO IN THE NORTHEAST QUARTER OF SECTION 9, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 233 W. Superior Street, Chicago, IL 60610. The Real Property tax identification number is 17-09-209-021-0000.

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

This Modification of Mortgage reflects the following:

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(Continued)**

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(1) An increase in the principal amount of Indebtedness secured by the Mortgage to **\$565,000.00**.

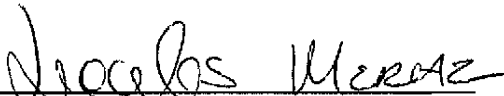
(2) At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed **\$565,000.00**.

**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 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 MAY 15, 2015.**

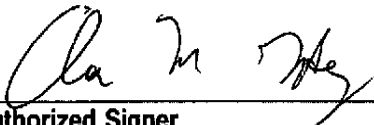
GRANTOR:

x   
Rufino Meraz

x   
Lourdes Meraz

LENDER:

AMERICAN CHARTERED BANK

x   
Authorized Signer

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF Cook )

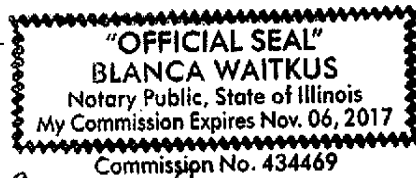
On this day before me, the undersigned Notary Public, personally appeared **Rufino Meraz**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 5 day of MAY, 20 15.

By RUFINO MERAZ Residing at \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

My commission expires 11-6-17



*Blanca Waitkus*

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF Cook )

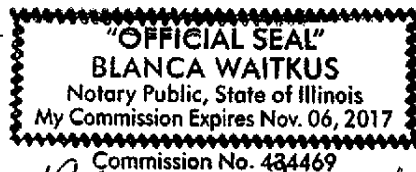
On this day before me, the undersigned Notary Public, personally appeared **Lourdes Meraz**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 5 day of MAY, 20 15.

By LOURDES MERAZ Residing at \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

My commission expires 11-6-17



*Blanca Waitkus*

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## MODIFICATION OF MORTGAGE (Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF IL )

) SS

COUNTY OF Cook )

On this 5th day of May, 2015 before me, the undersigned Notary Public, personally appeared Aaron Henning and known to me to be the bank officer, authorized agent for **American Chartered Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Chartered Bank**, duly authorized by **American Chartered 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 **American Chartered Bank**.

By Cydnee Serdiuk Residing at Orland Park

Notary Public in and for the State of IL

My commission expires 11/13/17

