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RECORDATION REQUESTED BY:
Heartland Bank and Trust
Company
525 - Western Springs
4456 Wolf Rd
Western Springs , IL 60558

Doc#: 1517019163 Fee: \$46.25
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A.Yarbrough
Cook County Recorder of Deeds
Date: 08/19/2015 02:56 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Heartland Bank and Trust
Company
405 N Hershey, PO Box 67
Bloomington , IL 61702-0067

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Jennifer Jendro
Heartland Bank and Trust Company
405 N Hershey Rd; PO Box 67
Bloomington , IL 61702-0067

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 14, 2015, is made and executed between Louis R Kucera (referred to below as "Grantor") and Heartland Bank and Trust Company, whose address is 4456 Wolf Rd , Western Springs , IL 60558 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 19, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 28, 2007 as Document No. 0733246017.

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

Lot 5 (except the West 20.5 feet thereof as measured parallel to and at right angles to the West line of Lot 5) together with the West 10.5 feet of Lot 4 as measured parallel to and at right angles to the West line of Lot 4 in Block 33 in Grossdale, being a subdivision of the South East 1/4 of Section 34, Township 39 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 9009 Burlington Ave, Brookfield, IL 60513-1571. The Real Property tax identification number is 15-34-429-023.

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

This Mortgage secures a promissory note in the principal amount of \$30,306.22 dated April 14, 2015 that bears interest at a variable rate as described in the note with a maturity date of April 14, 2035 together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note

The Revolving Line of Credit section is hereby deleted in its entirety

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MODIFICATION OF MORTGAGE (Continued)

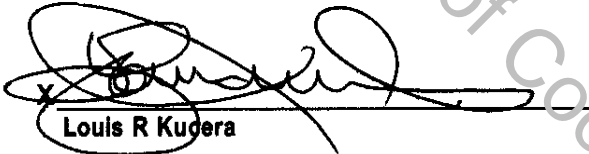
Loan No: 6590089283

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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 APRIL 14, 2015.

GRANTOR:


Louis R Kudera

LENDER:

HEARTLAND BANK AND TRUST COMPANY


Erik A. Julson, Loan Officer

County of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6590089283

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Louis R Kucera**, 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 14th day of April, 2015.

By Kelly Isdale Residing at _____

Notary Public in and for the State of IL

My commission expires 6/5/2016



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 14th day of April, 2015 before me, the undersigned Notary Public, personally appeared **Erik A. Julson** and known to me to be the **Loan Officer**, authorized agent for **Heartland Bank and Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Heartland Bank and Trust Company**, duly authorized by **Heartland Bank and Trust Company** 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 **Heartland Bank and Trust Company**.

By Kelly Isdale Residing at _____

Notary Public in and for the State of IL

My commission expires 6/5/2016



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 6590089283

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