

# UNOFFICIAL COPY

Doc#: 1532156066 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 11/17/2015 10:21 AM Pg: 1 of 4

**RECORDATION REQUESTED BY:**

First Merchants Bank, N.A.  
South Holland  
601 E 162nd Street  
South Holland, IL 60473

**WHEN RECORDED MAIL TO:**

First Merchants Bank  
ATTN: Loan Operations -  
Documents  
P. O. Box 7411  
Muncie, IN 47208

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Amanda Smith, Documentation Specialist I  
First Merchants Bank, N.A.  
601 E 162nd Street  
South Holland, IL 60473

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 3, 2015, is made and executed between Robert Lund, Sole Owner, whose address is 13359 S Avenue M, Chicago, IL 60633-1503 (referred to below as "Grantor") and First Merchants Bank, N.A., whose address is 601 E 162nd Street, South Holland, IL 60473 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 1, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Real estate mortgage dated April 1, 2015 and recorded April 13, 2015 as instrument number 1510308399 in the office of the recorder of Cook County, Illinois to First Merchants Bank, N.A.

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

LOT 13 IN BLOCK 11 IN HEGEWISCH FIRST ADDITION TO HEGEWISCH, IN THE SOUTH 1/2 OF THE SOUTHWEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 13359 S Avenue M, Chicago, IL 60633. The Real Property tax identification number is 26-32-112-014-0000.

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

The word "Note" means the promissory note dated November 3, 2015 in the original principal amount of \$120,000.00 from Borrower/Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Note is November 3, 2020. The interest rate on the Note is 5.750% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$848.23 each and one irregular last payment estimated at \$102,459.29. Grantor's first payment is due December 3, 2015, and all subsequent payments are due on the same day

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

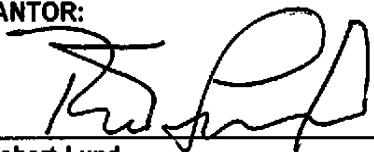
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of each month after that. Grantor's final payment will be due on November 3, 2020, and will be for all principal and all accrued interest not yet paid. Payments included principal and interest.

**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 NOVEMBER 3, 2015.**

GRANTOR:

x   
Robert Lund

LENDER:

FIRST MERCHANTS BANK, N.A.

x   
Authorized Signer Kenneth Meddington

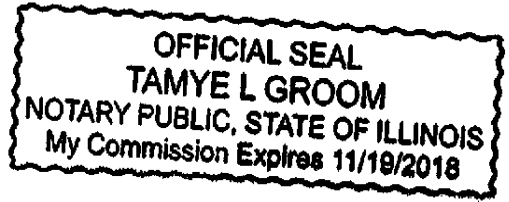
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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK

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) SS  
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On this day before me, the undersigned Notary Public, personally appeared Robert Lund, 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 30th day of NOVEMBER, 20 15.  
By TAMYE L GROOM Residing at COOK COUNTY  
Notary Public in and for the State of ILLINOIS  
My commission expires 11/19/2018

### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS  
COUNTY OF COOK

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) SS  
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On this 30th day of NOVEMBER, 2015 before me, the undersigned Notary Public, personally appeared KENNETH WEDDINGTON and known to me to be the \_\_\_\_\_, authorized agent for First Merchants Bank, N.A. that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of First Merchants Bank, N.A., duly authorized by First Merchants Bank, N.A. 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 Merchants Bank, N.A.

By [Signature] Residing at COOK COUNTY  
Notary Public in and for the State of ILLINOIS  
My commission expires 11/19/2018

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## MODIFICATION OF MORTGAGE (Continued)

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