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Doc#: 1602757036 Fee: \$58.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 01/27/2016 09:05 AM Pg: 1 of 6

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



0000000609722702-1074011302015

THIS MODIFICATION OF MORTGAGE dated November 30, 2015, is made and executed between Ralph L. Davino, as Trustee of The Ralph L. Davino Trust dated May 8, 2003, as to Parcel 1; and First Midwest Bank, as Successor Trustee to Palos Bank and Trust Company, as Trustee under Trust Agreement dated 02/24/1999 and known as Trust Number 1-4558, as to Parcel 2

(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 July 28, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 13, 2015 as Document #1528608346 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:

Parcel 1

LOT 103 IN SUBDIVISION OF BLOCK 49 IN CANAL TRUSTEES SUBDIVISION OF THE WEST 1/2 AND THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parcel 2

LOTS 104 THROUGH 108 INCLUSIVE IN SUBDIVISION BLOCK 49 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 AND THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 39

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MODIFICATION OF MORTGAGE (Continued)

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NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1527-1531 West Taylor Street, Chicago, IL 60607-4015. The Real Property tax identification number is 17-17-324-015-0000; 17-17-324-030-0000.

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

This Modification of Mortgage reflects the following:

- (1) An increase in the principal amount of Indebtedness secured by the Mortgage to **\$400,000.00**.
- (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 **\$400,000.00**.

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.

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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 30, 2015.

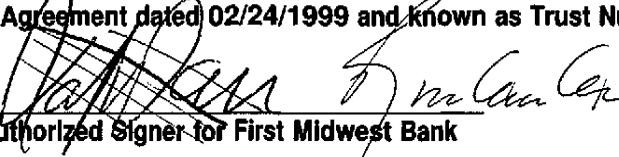
GRANTOR:

RALPH L. DAVINO TRUST DATED MAY 8, 2003

By: 
Ralph L. Davino, Trustee of Ralph L. Davino Trust dated May 8, 2003

FIRST MIDWEST BANK, AS SUCCESSOR TRUSTEE TO PALOS BANK AND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED 02/24/1999 AND KNOWN AS TRUST NUMBER 1-4558

FIRST MIDWEST BANK, not personally but as Trustee under that certain trust agreement dated 02-24-1999 and known as First Midwest Bank, as Successor Trustee to Palos Bank and Trust Company, as Trustee under Trust Agreement dated 02/24/1999 and known as Trust Number 1-4558.

By: 
Authorized Signer for First Midwest Bank

LENDER:

AMERICAN CHARTERED BANK

X 
Authorized Signer

This instrument is executed by FIRST MIDWEST BANK, not personally but solely as Trustee under Trust No. 1-4558, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by FIRST MIDWEST BANK, are undertaken by it solely as Trustee, as aforesaid, and not individually, and all statements herein made are made on information and belief and are to be construed accordingly, and no personal liability shall be asserted or be enforceable against FIRST MIDWEST BANK, by reason of any of the terms, provisions, stipulations, covenants and/or statements contained in this instrument.

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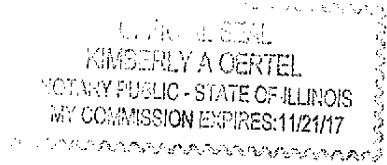
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TRUST ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Will)



On this 14th day of December, 2015 before me, the undersigned Notary Public, personally appeared **Ralph L. Davino, Trustee of Ralph L. Davino Trust dated May 8, 2003**, 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 Ky A. Certel Residing at 1342 Prodehi Dr
Lockport IL
 Notary Public in and for the State of Illinois
 My commission expires 11-21-17

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LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
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On this 5th day of January, 2016 before me, the undersigned Notary Public, personally appeared Aaron Henning and known to me to be the _____, 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 Kelly Scaramella Residing at Tinley Park

Notary Public in and for the State of IL

My commission expires 11-14-17



PROPOSED OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION OF MORTGAGE (Continued)

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TRUST ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Will)

On this 20th day of December, 2015 before me, the undersigned Notary Public, personally appeared Rosa Arias Angeles, TRUST OFFICER of First Midwest Bank, Trustee of First Midwest Bank, as Successor Trustee to Palos Bank and Trust Company, as Trustee under Trust Agreement dated 02/24/1999 and known as Trust Number 1-4558, 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 Peggy A. Regas Residing at Barrington, IL

Notary Public in and for the State of Ill

My commission expires 9-30-18



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