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Doc#: 1607739033 Fee: \$44.25
RHSP Fee: \$9.00 RPRI Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/17/2016 09:42 AM Pg: 1 of 3

Property of Cook County Clerk's Office

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MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 29th day of February, 2016, between Michael A Bert, a single person, whose address is 571 Mystic Harbour Lane, Schaumburg, Illinois 60193 ("Mortgagor"), and Grand Ridge National Bank, fka Winfield Community Bank whose address is 27 W 111 Geneva Road, Winfield, Illinois 60190 ("Lender").

Grand Ridge National Bank, fka Winfield Community Bank and Mortgagor entered into a Mortgage dated December 2, 2005 and recorded on December 16, 2005, filed for record in records of County of Cook, State of Illinois, with recorder's entry number 0535006115 "Mortgage". The Mortgage covers the following described real property:

Address: 571 Mystic Harbour Lane, Schaumburg, Illinois 60193

Legal Description: LOT 140 IN SPRING COVE SUBDIVISION BEING A SUBDIVISION IN THE SOUTH EAST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parcel ID/Sidwell Number: 07-28-407-017-0000

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

- Extend the maturity date of mortgage to March 1, 2021..

Mortgagor and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

S Yes
P 3
S NO
M Yes
SC Yes
E NO
INT NO

3 pgs.

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If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.

Michael A Bert (Seal)
Michael A Bert Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF COOK)

The foregoing instrument was acknowledged by Michael A Bert, a single person, before me on February 29, 2016. In witness whereof, I hereunto set my hand and my official seal.

My commission expires: 09/20/16

Fatima Suyosa

Identification Number _____



LENDER: Grand Ridge National Bank, fka Winfield Community Bank

Mark Scheffers (Seal)
By: Mark Scheffers Date
Its: Chief Executive Officer

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BUSINESS ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK)

This instrument was acknowledged on the 29th day of February, 2016, by Mark Scheffers, Chief Executive Officer on behalf of Grand Ridge National Bank, fka Winfield Community Bank, a(n) Commercial Bank, who personally appeared before me.

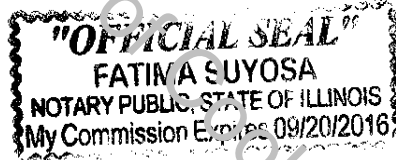
In witness whereof, I hereunto set my hand and official seal.

My commission expires: 09/20/2016
residing at Winfield,
IL

Fatima Suyosa

Identification Number _____

(Official Seal)



THIS INSTRUMENT PREPARED BY:
Grand Ridge National Bank
401 S. Carlton Avenue
Wheaton, IL 60187

AFTER RECORDING RETURN TO:
Grand Ridge National Bank
401 S. Carlton Avenue
Wheaton, IL 60187