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Prepared by and Mail to:
Commercial Loan Dept.
Republic Bank of Chicago
2221 Camden, Floor 1
Oak Brook, IL 60523

Doc#: 1619008050 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/08/2016 11:57 AM Pg: 1 of 3

MODIFICATION AND EXTENSION AGREEMENT

THIS AGREEMENT made as of this 20th day of June, 2016 between REPUBLIC BANK OF CHICAGO, an Illinois banking corporation, hereinafter called Lender, and SEAN WHITE, the Owner of the property and/o. the Borrower under the Note hereinafter collectively called Second Party, WITNESSETH:

THAT WHEREAS, Lender is the owner of that certain Note in the amount of \$404,800.00 dated May 22, 2015, secured either in whole or in part by a Mortgage and Assignment of Rents recorded as Document Nos. 1516256003, and 1516256004 respectively, covering the real estate described below:

LOT 44 IN ARTHUR DUNAS VILLA, A RESUBDIVISION IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 7210 W. Ibsen St., Chicago, IL 60631
PIN: 09-36-223-028-0000

WHEREAS, the parties hereto wish to modify the terms of said Note and Mortgage by extending the maturity date as otherwise set forth herein;

NOW THEREFORE, in consideration of ONE DOLLAR (\$1.00), the covenants herein contained and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. The maturity date of the Note and Mortgage hereinbefore described is hereby extended from May 22, 2016 to November 22, 2016.
2. That the Interest Rate of such Note will remain the same at the existing Interest Rate of the variable Prime Rate of the Lender with a floor of 4.25%.

"Prime Rate" means the rate of interest declared from time to time by the Lender to be its prime rate, which is not necessarily the lowest rate offered from time to time by the Lender to any of its customers, and said rate shall fluctuate from time to time when and as Lender announces a change in its Prime Rate without notice to anyone.

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- 3. The monthly payments will continue to be in monthly installments of interest only beginning June 22, 2016 and continuing on the 22nd day of each and every month thereafter, except that all sums due, if not sooner paid, shall be due and payable on November 22, 2016.
- 4. This agreement is subject to Second Party paying Lender a renewal fee of \$2,024.00, a documentation fee of \$250.00, a search fee of \$16.00 and a flood search fee of \$25.00. Total due with modification is \$2,315.00.

Second Party warrants and certifies that the indebtedness evidenced by the Note is a valid and subsisting debt of the Obligor and in all respects free from all defenses, setoffs and counterclaims both in law and equity, as is the lien of the Mortgage.

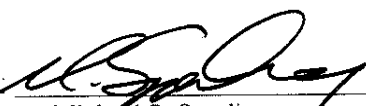
In all other respects, the Note hereinbefore described and all mortgages, documents and/or instruments securing the same shall remain unchanged and in full force and effect.

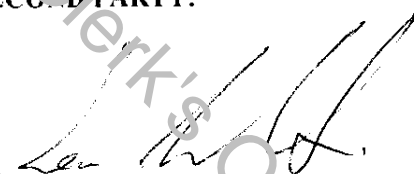
Notwithstanding the foregoing, Second Party expressly waives any defenses, which it now has or may have or assert. Furthermore, in order to induce Lender to enter into this agreement, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Second Party does hereby release, remise and forever discharge Lender of and from any and all setoffs, claims, counterclaims, demands, causes, causes of action, suits and/or judgments which it now has or may have against Lender including but not limited to matter arising out of the Note and/or any document, instrument or agreement securing the same or arising out of any banking relationship existing between the parties.

IN WITNESS WHEREOF, this instrument is executed the date and year first above written.

LENDER:
REPUBLIC BANK OF CHICAGO, an
Illinois banking corp.

SECOND PARTY:

BY: 
Michael P. Sperling,
Senior Vice President


Sean White

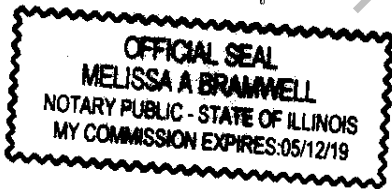
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STATE OF ILLINOIS |
COUNTY OF DuPage | ss

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that MICHAEL P. SPERLING personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as such officer of said Lender and caused the seal of said Bank to be thereunto affixed as free and voluntary act and as the free and voluntary act and deed of said Lender for the uses and purposes therein set forth.

Given under my hand and notarial seal this 21st day of June, 2016

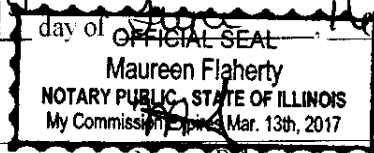
Melissa A. Brammell
Notary Public



STATE OF ILLINOIS |
COUNTY OF Cook | ss

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that SEAN WHITE, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 21st day of June, 2016



Notary Public