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Doc#: 1625262005 Fee: \$52.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/08/2016 09:25 AM Pg: 1 of 3

RECORDATION REQUESTED BY:
Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301

WHEN RECORDED MAIL TO:
Community Bank of Oak Park
River Forest
Main Office
1001 Lake St
Oak Park, IL 60301
PRAIRIE TITLE
6821 W. NORTH AVE
OAK PARK, IL 60302

FOR RECORDER'S USE ONLY

1615355

This Modification of Mortgage prepared by:
Claude L'Heureux, Senior Vice President
Community Bank of Oak Park River Forest
1001 Lake St
Oak Park, IL 60301

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 25, 2016, is made and executed between Michelle L. Piel and Danielle R. Steffen, as Joint Tenants, whose address is 835 Fair Oaks Ave., Oak Park, IL 60302 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 15, 2016 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds of Cook County, Illinois on April 26, 2016 as document number 1611747015.

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

THE SOUTH HALF OF LOT 11 IN BLOCK 3 IN OAK PARK HIGHLANDS A SUBDIVISION OF LOT 2 IN CIRCUIT COURT PARTITION, BEING A SUBDIVISION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 8, AND THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 835 Fair Oaks Ave., Oak Park, IL 60302. The Real Property tax identification number is 16-06-404-018-0000.

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

The Principal Balance is being increased from \$110,000.00 to \$130,000.00.

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

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

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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 AUGUST 25, 2016.

GRANTOR:

X Michelle L. Piel
Michelle L. Piel

X Danielle R. Steffen
Danielle R. Steffen

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X [Signature]
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)



On this day before me the undersigned Notary Public, personally appeared Michelle L. Piel and Danielle R. Steffen, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of August, 2016.

By [Signature] Residing at 1001 Lake St OPDC60301

Notary Public in and for the State of IL

My commission expires 5/17/18

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)



On this 26th day of August, 2016 before me, the undersigned Notary Public, personally appeared Claude L. Heux and known to me to be the J.P., authorized agent for Community Bank of Oak Park River Forest that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Community Bank of Oak Park River Forest, duly authorized by Community Bank of Oak Park River Forest 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 Community Bank of Oak Park River Forest.

By [Signature] Residing at 1001 Lake St OPDC60301

Notary Public in and for the State of IL

My commission expires 5/17/18