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RECORDATION REQUESTED BY:
STANDARD BANK AND
TRUST COMPANY
COMMERCIAL NORTH/WEST
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

WHEN RECORDED MAIL TO:
STANDARD BANK AND
TRUST COMPANY
COMMERCIAL NORTH/WEST
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

SEND TAX NOTICES TO:
STANDARD BANK AND
TRUST COMPANY
COMMERCIAL NORTH/WEST
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457



Doc# 1631944037 Fee \$42.00

RHSP FEE: \$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/14/2016 11:54 AM PG: 1 OF 3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Shelley Glatt, Loan Documentation Specialist
STANDARD BANK AND TRUST COMPANY
7725 WEST 98TH STREET
HICKORY HILLS, IL 60457

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 5, 2016, is made and executed between Alberto Ramirez, whose address is 26W214 Pinehurst Dr., Winfield, IL 60190 (referred to below as "Grantor") and STANDARD BANK AND TRUST COMPANY, whose address is 7725 WEST 98TH STREET, HICKORY HILLS, IL 60457 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 17, 2013 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded July 26, 2013 as Document Nos. 1320757393 and 1320757394.

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

THE NORTH 200 FEET OF LOT 3 (EXCEPT THE EAST 933 FEET AND EXCEPT THAT PART WHICH LIES NORTHWEST OF A STRAIGHT LINE DRAWN FROM A POINT ON THE NORTH LINE OF SAID LOT 3, WHICH IS 88.44 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT TO A POINT ON THE WEST LINE OF SAID LOT WHICH IS 150 FEET SOUTH OF THE NORTHWEST CORNER THEREOF), IN COOK COUNTY, ILLINOIS, AND, EXCEPT THE WEST 18 FEET THEREOF, ALSO THAT PART OF SAID LOT 3 DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE OF SAID LOT 3 WHICH IS 200 FEET SOUTH OF THE NORTHWEST CORNER THEREOF; THENCE EAST ALONG THE SOUTH LINE OF THE NORTH 200 FEET OF SAID LOT, A DISTANCE OF 95 FEET 6 1/4 INCHES; THENCE SOUTHWESTERLY ON A STRAIGHT LINE TO A POINT ON THE WEST LINE OF SAID LOT 3 WHICH IS 362 FEET SOUTH OF THE NORTHWEST CORNER THEREOF; THENCE NORTH ALONG SAID WEST LINE 162 FEET TO THE POINT OF

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4424679001

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BEGINNING, EXCEPT THE WEST 18 FEET THEREOF, IN OWNERS DIVISION OF THE EAST 70 ACRES (EXCEPT THE NORTH 15 ACRES THEREOF AND EXCEPT THE EAST 33 FEET THEREOF TAKEN FOR STREET) OF THE NORTHEAST QUARTER OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE INDIAN BOUNDARY LINE, ALSO THAT PART OF THE NORTHEAST QUARTER OF SAID SECTION 4, LYING WEST OF THE ABOVE DESCRIBED PROPERTY AND LYING EAST OF THE WEST 80 ACRES OF SAID QUARTER SECTION, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2601 W. Le Moyne Ave., Melrose Park, IL 60160. The Real Property tax identification number is 15-04-204-017.

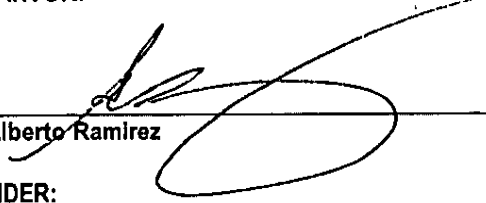
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

The definition of the Note in the Definitions section is deleted and the following definition substituted in its place: The word "Note" means the Promissory Note dated June 17, 2013, in the original principal amount of \$150,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, restatements of and substitutions for the promissory note all of which are incorporated herein by this reference as if fully restated herein. Borrower's final payment of such Note will be for all unpaid principal and all unpaid accrued 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 JULY 5, 2016.

GRANTOR:

X 
Alberto Ramirez

LENDER:

STANDARD BANK AND TRUST COMPANY

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4424679001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me the undersigned Notary Public, personally appeared **Alberto Ramirez**, 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 26 day of October, 2016.
 By Oscar Baeza Residing at Chicago, IL
 Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)



On this 26th day of Oct, 2016 before me, the undersigned Notary Public, personally appeared Catherine Wickes and known to me to be the _____, authorized agent for **STANDARD BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **STANDARD BANK AND TRUST COMPANY**, duly authorized by **STANDARD BANK AND TRUST COMPANY** 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 **STANDARD BANK AND TRUST COMPANY**.

By Lisa Collazo Residing at 8601 W. Ogden Lyons St
 Notary Public in and for the State of Illinois

My commission expires 12/26/17