



RECORDATION REQUESTED BY:
FIRST MIDWEST BANK
GURNEE BRANCH
ONE PIERCE PLACE
SUITE 1500
ITASCA, IL 60143

Doc# 1633601013 Fee \$46.00
RHSP FEE:\$9.00 RPRF FEE: \$1.00
KAREN A. YARBROUGH
COOK COUNTY RECORDER OF DEEDS
DATE: 12/01/2016 09:39 AM PG: 1 OF 5

WHEN RECORDED MAIL TO:
First Midwest Bank
Gurnee Branch
P.O. Box 9003
Gurnee, IL 60031-2502

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
FIRST MIDWEST BANK
300 NORTH HUNT CLUB ROAD
GURNEE, IL 60031

FIRST AMERICAN TITLE
FILE # 2796763

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 24, 2016, is made and executed between MICHAEL FOLKMANN and LAUREN FOLKMANN, HUSBAND AND WIFE NOT AS JOINT TENANTS BUT AS TENANTS BY THE ENTIRETY, whose address is 3824 NORTH KEELER AVENUE, CHICAGO, IL 60641-3021 (referred to below as "Grantor") and FIRST MIDWEST BANK, whose address is ONE PIERCE PLACE, SUITE 1500, ITASCA, IL 60143 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 27, 2016 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED MAY 10, 2016, AS DOCUMENT #1613156026, RECORDED IN COOK COUNTY ILLINOIS.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 3824 NORTH KEELER AVENUE, CHICAGO, IL 60641-3021. The Real Property tax identification number is 13-22-210-022-0000.

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

In the paragraph titled "Credit Agreement" delete the words "The words "Credit Agreement" mean the credit agreement dated April 27, 2016 with a credit limit of \$116,837.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note of credit agreement" and replace with "The words "Credit Agreement" mean the credit dated April 27, 2016 with a credit limit of \$116,837.00 and amended by an Equiflex Home Equity Line of Credit Agreement and Disclosure Change in Terms Agreement dated October 24, 2016 with a credit limit of \$37,500.00 from Grantor to Lender, together with all renewals of, extensions of, consolidations of, and substitutions for the promissory note or credit agreement" and in the paragraph titled "Maximum Lien" delete the words "exceed \$233,674.00 and replace with exceed \$75,000.00".

S
P
S
SCY
INT

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 4999964484

(Continued)

Page 2

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 OCTOBER 24, 2016.

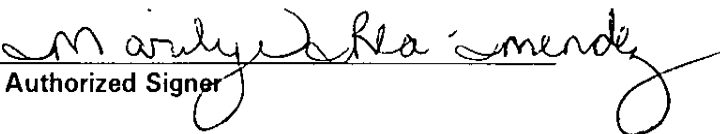
GRANTOR:

X 
MICHAEL FOLKMANN

X 
LAUREN FOLKMANN

LENDER:

FIRST MIDWEST BANK

X 
Authorized Signer

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

Loan No: 4999964484

(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared **MICHAEL FOLKMANN**, 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 26th day of October, 2016.

By Marilyn Rea-Mendez Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires August 12, 2017

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook



On this day before me, the undersigned Notary Public, personally appeared **LAUREN FOLKMANN**, 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 26th day of October, 2016.

By Marilyn Rea-Mendez Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires August 12, 2017

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

Loan No: 4999964484

(Continued)

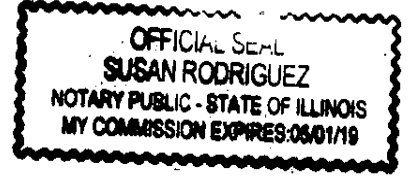
Page 4

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

)
) SS
)



On this 26 day of October, 2016 before me, the undersigned Notary Public, personally appeared Marilyn Rea Mendez and known to me to be the Consumer Banking Rep, authorized agent for **FIRST MIDWEST BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST MIDWEST BANK**, duly authorized by **FIRST MIDWEST 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 **FIRST MIDWEST BANK**.

By [Signature] Residing at Cook County

Notary Public in and for the State of Illinois

My commission expires May 01, 2019

Cook County Clerk's Office

UNOFFICIAL COPY

EXHIBIT "A"

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 15 IN BLOCK 39 IN IRVING PARK, A SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 15 AND THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PPN: 13-22-210-022-0000

MICHAEL FOLKMANN AND LAUREN FOLKMANN, HUSBAND AND WIFE NOT AS JOINT TENANTS BUT AS TENANTS BY THE ENTIRETY

3824 NORTH KEELER AVENUE, CHICAGO IL 60641

Property of Cook County Clerk's Office