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Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

Doc#: 1710206078 Fee: \$52.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/12/2017 11:07 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

SEND TAX NOTICES TO:

Edward M. Guidone
Jill M. Guidone
5834 N. Natoma Avenue
Chicago, IL 60631

FOR RECORDER'S USE ONLY**This Modification of Mortgage prepared by:**

Diana Palicka, Sr. Commercial Loan Specialist
Oxford Bank & Trust
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2017, is made and executed between Edward M. Guidone and Jill M. Guidone, His Wife as Joint Tenants, whose address is 5834 N. Natoma Avenue, Chicago, IL 60631 (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 12, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on March 31, 2008 by the Cook County Recorder of Deeds Office, State of Illinois and known as document #0809135076.

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

LOT 18 AND THE SOUTH 1/2 OF LOT 17 IN HEAFIELD'S OF BLOCK 12 (EXCEPT THE NORTH 44 FEET THEREOF) IN KIMBALL'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 AND THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2527 N. Monticello Avenue, Chicago, IL 60647. The Real Property tax identification number is 13-26-322-017-0000.

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

Extend the maturity date of the Promissory Note and Mortgage from February 1, 2018 to April 01, 2022. The interest rate will be changed from a fixed rate of 5.25% to a fixed rate of 4.875%. New principal and interest payments in the amount of \$2,887.00 will be due on the 1st of each month beginning on May 01,

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MODIFICATION OF MORTGAGE

Loan No: 7549125-3

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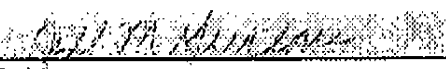
2017 and will continue until paid in full or loan maturity. A prepayment penalty of 5%, 4%, 3%, 2%, 1%, with 0% in the last 3 months, if refinanced with another financial institution is being added at this time. The loan will be re-amortized over 25 years. All other terms and conditions shall remain the same.

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 APRIL 1, 2017.


GRANTOR:

X 
Edward M. Guidone

X 
Jill M. Guidone

LENDER:

OXFORD BANK & TRUST

X 
Authorized Signer

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION OF MORTGAGE

Loan No: 7549125-3

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
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 COUNTY OF DePage)

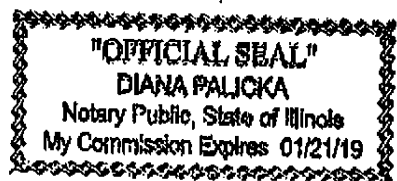
On this day before me, the undersigned Notary Public, personally appeared Edward M. Guidone and Jill M. Guidone, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 1 day of April, 2017.

By Diana Palicka Residing at _____

Notary Public in and for the State of Illinois

My commission expires 1-21-19



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DePage)

On this 1 day of April, 2017 before me, the undersigned Notary Public, personally appeared MARC GRYZLO and known to me to be the VICE PRESIDENT, authorized agent for Oxford Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Oxford Bank & Trust, duly authorized by Oxford Bank & Trust 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 Oxford Bank & Trust.

By Diana Palicka Residing at _____

Notary Public in and for the State of Illinois

My commission expires 1-21-19

