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RECORDATION REQUESTED BY:
FIRST SECURE COMMUNITY
BANK
670 N. SUGAR GROVE
PARKWAY
P.O. BOX 350
SUGAR GROVE, IL 60554

Doc# 1718606045 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/05/2017 10:38 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:
FIRST SECURE COMMUNITY
BANK
670 N. SUGAR GROVE
PARKWAY
P.O. BOX 350
SUGAR GROVE, IL 60554

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Mary Henderson
FIRST SECURE COMMUNITY BANK
670 N. SUGAR GROVE PARKWAY
SUGAR GROVE, IL 60554

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 1, 2017, is made and executed between HEARTLAND BANK AND TRUST COMPANY, not personally but as Trustee on behalf of HEARTLAND BANK AND TRUST COMPANY SUCCESSOR TRUSTEE TO WESTERN SPRINGS NATIONAL BANK & TRUST, TRUST #3564, whose address is 4456 WOLF ROAD, WESTERN SPRINGS, IL 60558 (referred to below as "Grantor") and FIRST SECURE COMMUNITY BANK, whose address is 670 N. SUGAR GROVE PARKWAY, P.O. BOX 350, SUGAR GROVE, IL 60554 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 1, 2014 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

April 15, 2017 as Document #1410533084.

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

LOT 13 (EXCEPT THE WEST 46.99 FEET THEREOF) IN H.O. STONE AND COMPANY'S EIGHTH ADDITION TO LYONS, BEING A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 2, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 8604 West 47th Street, Lyons, IL 60534. The Real Property tax identification number is 18-02-311-082-0000.

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

THE MATURITY DATE OF THE NOTE IS BEING EXTENDED FROM MARCH 1, 2017 TO MARCH 1, 2019;
THE INTEREST RATE IS BEING INCREASED FROM 4.50% PER ANNUM TO 5.25% PER ANNUM

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MODIFICATION OF MORTGAGE

(Continued)

EFFECTIVE JUNE 1, 2017; THE APRIL 1, 2017, MAY 1, 2017 AND JUNE 1, 2017 PAYMENTS WILL BE INTEREST ONLY; PRINCIPAL AND INTEREST PAYMENTS BEGINNING WITH THE JULY 1, 2017 WILL BE \$1,541.88 PLUS \$819.34 REAL ESTATE TAX ESCROW PAYMENT, AS DETERMINED FROM TIME TO TIME. ALL OTHER TERMS AND CONDITIONS OF THE ORIGINAL NOTE SHALL REMAIN UNCHANGED AND IN FULL FORCE AND EFFECT.

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 MARCH 1, 2017.

GRANTOR:

HEARTLAND BANK AND TRUST COMPANY SUCCESSOR TRUSTEE TO WESTERN SPRINGS NATIONAL BANK & TRUST, TRUST #3564

HEARTLAND BANK AND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 12-06-1996 and known as HEARTLAND BANK AND TRUST COMPANY SUCCESSOR TRUSTEE TO WESTERN SPRINGS NATIONAL BANK & TRUST, TRUST #3564.

By: *Mattie Ann Trust Officer* Subject to the attached
Authorized Signer for HEARTLAND BANK AND TRUST Exculpatory clause
COMPANY

LENDER:

FIRST SECURE COMMUNITY BANK

x *Dale Smith*
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF MCLEAN)

On this 30th day of JUNE, 2017 before me, the undersigned Notary Public, personally appeared Nathan Innes, Trust Officer of HEARTLAND BANK AND TRUST COMPANY, Trustee of HEARTLAND BANK AND TRUST COMPANY SUCCESSOR TRUSTEE TO WESTERN SPRINGS NATIONAL BANK & TRUST, TRUST #3564, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By [Signature]

Residing at 200 W College Ave
Normal, IL 61761

Notary Public in and for the State of Illinois

My commission expires 09/01/2020



CLERK OF COOK COUNTY Clerk's Office

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EXCULPATORY CLAUSE

This instrument is executed by the Heartland Bank and Trust Company, not personally, but solely as Trustee of the Trust as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee.

It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings, and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking, or agreement of the Trustee in this instrument.

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MODIFICATION OF MORTGAGE

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois

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) SS

COUNTY OF Kane

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On this 30th day of July, 2017 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for **FIRST SECURE COMMUNITY BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST SECURE COMMUNITY BANK**, duly authorized by **FIRST SECURE COMMUNITY 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 SECURE COMMUNITY BANK**.

By Sonia Anzo

Residing at _____

Notary Public in and for the State of _____

My commission expires February 01, 2021



Clerk's Office