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RECORDATION REQUESTED BY:

Heartland Bank and Trust
Company
BR# 525-Western
Springs-WSW
4456 Wolf Rd
Western Springs, IL 60558



Doc# 1808929000 Fee \$46.25

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 03/30/2018 09:34 AM PG: 1 OF 4

WHEN RECORDED MAIL TO:

Heartland Bank and Trust
Company
Attn: Mortgage Support
405 N Hershey Rd, PO Box 67
Bloomington, IL 61702-0067

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Jake Hopper
Heartland Bank and Trust Company
405 N Hershey Rd, P.O. Box 67
Bloomington, IL 61702

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 13, 2018, is made and executed between Paul Kostopanagiotou (referred to below as "Grantor") and Heartland Bank and Trust Company, whose address is 4456 Wolf Rd, Western Springs, IL 60558 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 13, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 20, 2008 as Document Number 0805147008.

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

PARCEL 1: THAT PART OF LOT 1 IN ANTONIO'S SUBDIVISION, BEING A RESUBDIVISION IN THE WEST HALF OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID ANTONIO'S SUBDIVISION RECORDED APRIL 9, 2007 AS DOCUMENT NO. 0709906052, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 1, THENCE SOUTH 89 DEGREES 56 MINUTES 20 SECONDS EAST ALONG THE NORTH LINE OF SAID LOT 1, A DISTANCE OF 116.56 FEET; THENCE SOUTH 00 DEGREES 03 MINUTES 40 SECONDS WEST, 4.48 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 43 SECONDS WEST, 146.80 FEET TO AN INTERSECTION WITH THE CENTER OF A PARTY WALL EXTENDED WEST FOR THE POINT OF BEGINNING; THENCE SOUTH 89 DEGREES 52 MINUTES 25 SECONDS EAST ALONG THE CENTER OF SAID PARTY WALL AND WESTERLY EXTENSION, 49.69 FEET TO THE EAST FACE OF BRICK BUILDING; THENCE SOUTH 00 DEGREES 00 MINUTES 18 SECONDS WEST, 0.32 FEET TO AN EXTERIOR CORNER OF SAID BUILDING; THENCE NORTH 89 DEGREES 59 MINUTES 42 SECONDS WEST ALONG THE FACE OF SAID BUILDING, 3.69 FEET TO AN EXTERIOR CORNER OF SAID BUILDING; THENCE SOUTH 00 DEGREES 00 MINUTES 18 SECONDS WEST ALONG THE FACE OF SAID BUILDING,

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16.61 FEET TO AN EXTERIOR CORNER OF SAID BUILDING; THENCE SOUTH 89 DEGREES 59 MINUTES 42 SECONDS WEST ALONG THE FACE OF SAID BUILDING, 3.69 FEET TO AN EXTERIOR CORNER OF SAID BUILDING; THENCE SOUTH 00 DEGREES 00 MINUTES 18 SECONDS WEST ALONG THE FACE OF SAID BUILDING, 0.32 FEET TO AN INTERSECTION WITH THE CENTER OF A PARTY WALL; THENCE NORTH 89 DEGREES 58 MINUTES 35 SECONDS WEST ALONG THE CENTER OF SAID PARTY WALL AND WESTERLY EXTENSION THEREOF, 49.70 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 43 SECONDS EAST, 17.34 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: NON-EXCLUSIVE EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE GRANT OF ACCESS EASEMENT RECORDED AS DOCUMENT NO. 0713115096 AND IN GRANT OF ACCESS EASEMENTS: PHASE I RECORDED AS DOCUMENT NO. 0719715111 AND THE DECLARATION OF EASEMENTS, COVENANTS, RESTRICTIONS AND PARTY WALL RIGHTS FOR THE EASTGATE VILLAGE HOMEOWNERS ASSOCIATION RECORDED AS DOCUMENT NO. 0713115097 AND AS AMENDED FROM TIME TO TIME, AND THE DECLARATION OF EASEMENTS, COVENANTS, RESTRICTIONS FOR THE TOWNHOMES AT EASTGATE VILLAGE TOWNHOUSE ASSOCIATION, RECORDED AS DOCUMENT NUMBER NO. 0719715113 AND AS AMENDED FROM TIME TO TIME, FOR INGRESS AND EGRESS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 3: NON-EXCLUSIVE EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR PEDESTRIAN AND VEHICULAR INGRESS AND EGRESS OVER, ACROSS AND UPON THE EASEMENT PARCEL AS DEFINED IN AND CREATED BY GRANT OF ACCESS EASEMENT DATED APRIL 6, 2006 AND RECORDED APRIL 11, 2006 AS DOCUMENT 0610118091 MADE BY MERCY HOSPITAL AND MEDICAL CENTER TO EASTGATE VILLAGE FIVE MODEL, L.L.C.

PARCEL 4: NON-EXCLUSIVE EASEMENT APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR UTILITY PURPOSES UNDER, THROUGH AND ACROSS THE EASEMENT PARCEL AS DEFINED IN AND CREATED BY GRANT OF UTILITY EASEMENT DATED APRIL 6, 2006 AND RECORDED APRIL 11, 2006 AS DOCUMENT NO. 0610118089 MADE BY MERCY HOSPITAL AND MEDICAL CENTER TO EASTGATE VILLAGE FIVE MODEL, L.L.C.

The Real Property or its address is commonly known as 2517 S Calumet Ave # 31A, Chicago, IL 60616-2438. The Real Property tax identification number is 17-27-129-003 and 17-27-129-004.

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

This Mortgage secures a renewal promissory note in the principal amount of \$270,106.58 dated February 13, 2018 that bears interest at the rate described in the note with a maturity date of February 13, 2021 together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note.

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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 13, 2018.

GRANTOR:

X *Paul Kostopanagiotou*
Paul Kostopanagiotou

LENDER:

HEARTLAND BANK AND TRUST COMPANY

X *Shay L. Grafer*
Shay L. Grafer, Mortgage Banker

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook

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) SS
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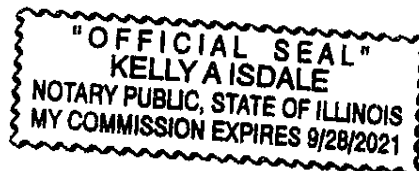
On this day before me, the undersigned Notary Public, personally appeared Paul Kostopanagiotou, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of March, 2018.

By *Kelly A. Isdale* Residing at _____

Notary Public in and for the State of IL

My commission expires 9/28/2021



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LENDER ACKNOWLEDGMENT

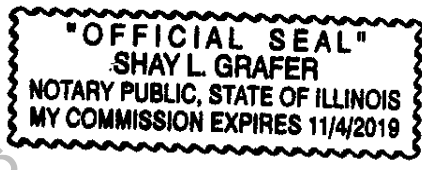
STATE OF IL)
) SS
 COUNTY OF Dekalb)

On this 12th day of March, 2018 before me, the undersigned Notary Public, personally appeared **Shay L. Grafer** and known to me to be the **Mortgage Banker**, authorized agent for **Heartland 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 **Heartland Bank and Trust Company**, duly authorized by **Heartland 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 **Heartland Bank and Trust Company**.

By Shay L. Grafer Residing at 1483 Dekalb Ave. Sycamore IL

Notary Public in and for the State of IL

My commission expires 11/4/2019



Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **Heartland Bank and Trust Company** NMLSR ID: **402266**
 Individual: **Shay L. Grafer** NMLSR ID: **1461829**