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Doc#: 1811646019 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/26/2018 10:56 AM Pg: 1 of 4

RECORDATION REQUESTED BY:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

WHEN RECORDED MAIL TO:
Heritage Bank of Schaumburg
Attn: Loan Operations
1535 W. Schaumburg Road
Schaumburg, IL 60194
6821 W. NORTH AVE.
OAK PARK, IL 60302

FOR RECORDER'S USE ONLY

1819782
This Modification of Mortgage prepared by:
Central Loan Operations
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2018, is made and executed between John O'Hara and Kristin O'Hara, as Joint Tenants with Right of Survivorship (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Road, Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 26, 2013 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 29, 2013 as document number 1308855092.

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

LOT 2 IN OLSICK AND GAW ADDITION TO BRIDGEVIEW, BEING A RESUBDIVISION OF LOT 1 (EXCEPT THE EAST 181.97 FEET THEREOF) AND THE NORTH 100 FEET OF THE EAST 181.97 FEET OF LOT 1 IN FREDERICK H. BARTLETT'S HARLEM AVENUE AND 71ST STREET SUBDIVISION BEING A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 (EXCEPT THE EAST 50 FEET THEREOF) OF SECTION 25, 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 7209 W 71st Street, Bridgeview, IL 60455. The Real Property tax identification number is 18-25-205-034-0000.

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

The maturity date is extended to April 1, 2028.

The interest rate shall remain fixed at 4.50% through March 31, 2023. On April 1, 2023 the interest rate shall adjust to the 5 year US Treasury Rate + 2.00%, subject to a 4.50% floor and 7.25% ceiling.

If the loan is paid off prior to maturity, a prepayment penalty shall be applied at 1.50% of the renewed principal loan balance. There will be no prepayment penalty if the property is sold after the next 12 months

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(Continued)**

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of the loan. Except for the foregoing, the Borrower may pay a portion of the amount owed earlier than it is due.

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, 2018.

GRANTOR:

X

John O'Hara

X

Kristin O'Hara

LENDER:

X

Authorized Signer

HERITAGE BANK OF SCHAUMBURG

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(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF COOK)

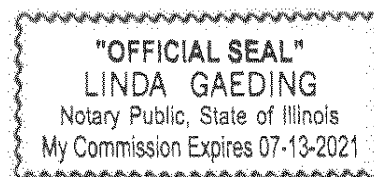
On this day before me, the undersigned Notary Public, personally appeared **John O'Hara and Kristin O'Hara**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 20th day of APRIL, 2018.

By Linda Gaeding Residing at Steunwood

Notary Public in and for the State of IL

My commission expires 7-13-2021



LENDER ACKNOWLEDGMENT

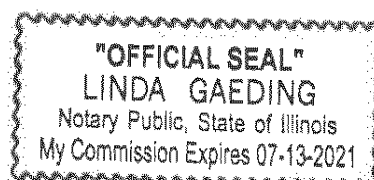
STATE OF IL)
) SS
COUNTY OF COOK)

On this 20th day of APRIL, 2018 before me, the undersigned Notary Public, personally appeared Robert M. Ruffolo and known to me to be the C.O.P., authorized agent for **Heritage Bank of Schaumburg** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Heritage Bank of Schaumburg**, duly authorized by **Heritage Bank of Schaumburg** 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 **Heritage Bank of Schaumburg**.

By Linda Gaeding Residing at Steunwood

Notary Public in and for the State of IL

My commission expires 7-13-2021

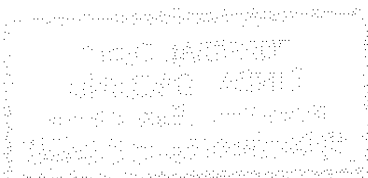
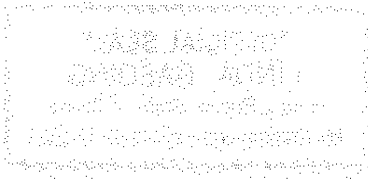


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