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Doc#: 1819847070 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/17/2018 10:41 AM Pg: 1 of 4

RECORDATION REQUESTED BY:
FNBC Bank and Trust
West Chicago Office
600 E. Washington Street
West Chicago, IL 60185

WHEN RECORDED MAIL TO:
FNBC Bank and Trust
West Chicago Office
600 E. Washington Street
West Chicago, IL 60185

SEND TAX NOTICES TO:
FNBC Bank and Trust
West Chicago Office
600 E. Washington Street
West Chicago, IL 60185

FOR RECORDER'S USE ONLY

H25414142

This Modification of Mortgage prepared by:

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 5, 2018, is made and executed between Chicago Title Land Trust Company U/T/A dated 10/28/2011 as Trust# 8002358711, whose address is 1725 S Naperville Road, Wheaton, IL 60189 (referred to below as "Grantor") and FNBC Bank and Trust, whose address is 600 E. Washington Street, West Chicago, IL 60185 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 23, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

RECORDED 12/13/2001 AS DOCUMENT NO. 0011178805.

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

LOT 25 IN WILLIAMSBURG SQUARE, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 229 Patricia Ln, Bartlett, IL 60103. The Real Property tax identification number is 06-34-203-013-0000.

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

THE MATURITY DATE OF THE NOTE IS HEREBY EXTENDED TO JULY 5, 2020.

THE "TAX RESERVES" PARAGRAPH BELOW IS HEREBY ADDED TO THE MORTGAGE

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

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.

TAX RESERVES. Borrower agrees that upon an Event of Default, Lender reserves the right to require Borrower to establish and maintain a reserve account in such amount deemed to be sufficient by Lender to (A) create an adequate cushion and (3) provide enough funds to be in a position to make timely payment of real estate taxes as otherwise required herein. Thereafter, Borrower shall pay monthly, or at such other interval as payments under the Note may be due, an amount equivalent to 1/12th, or if payments are not monthly, such fractions as Lender will require consistent with applicable law, of the total annual payments Lender reasonably anticipates making from the reserve account to pay real estate taxes. If required by Lender, Borrower shall further pay at the same time frequency into the reserve account a pro-rata share of all annual assessments and other charges which may accrue against the Real Property as required by Lender. If the amount so estimated and paid shall prove to be insufficient to pay such property taxes, assessments and other charges subject to the requirements of applicable law, Borrower shall pay the difference in one or more payments as Lender requires. Lender shall not be required to determine the validity or accuracy of any item before paying it. Nothing herein or in any Related Documents shall be construed as requiring Lender to advance other monies for such purposes, and Lender shall not incur any liability for anything it may do or omit to do with respect to the reserve account. If Lender discovers that the payments into the reserve account have produced a surplus beyond the annual amounts due to be paid from the reserve funds by more than the cushion permitted by applicable law, but a payment on the Note has not been received within 30 days of the payment due date, Lender may retain the excess funds. All amounts in the reserve account are hereby pledged to further secure the indebtedness, and Lender is hereby authorized to withdraw and apply such amounts on the indebtedness upon the occurrence of an Event of Default.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 5, 2018.

GRANTOR:

**CHICAGO TITLE LAND TRUST COMPANY U/T/A DATED 10/28/2011 AS
TRUST# 8002358711**

By: *Dimitri Harzani* 6-29-18 ASSISTANT VICE PRESIDENT
Authorized Trust Officer for Chicago Title Land Trust Company

→ This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee 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:

FNBC BANK AND TRUST

X *SP*
Steven P. Beles, vice President

TRUST ACKNOWLEDGMENT

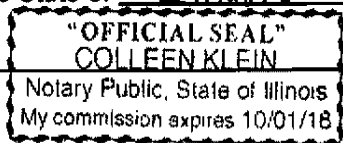
STATE OF Illinois)
) SS
COUNTY OF De Page)

On this 29 day of June, 2018 before me, the undersigned Notary Public, personally appeared Authorized Trust Officer for Chicago Title Land Trust Company, LILLI KUZMA of Chicago Title Land Trust Company U/T/A dated 10/28/2011 as Trust# 8002358711, 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 *Colleen Klein* Residing at Illinois

Notary Public In and for the State of Illinois

My commission expires



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 21st day of July, 2018 before me, the undersigned Notary Public, personally appeared Steven P. Beles and known to me to be the Vice President, authorized agent for FNBC Bank and Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of FNBC Bank and Trust, duly authorized by FNBC Bank and 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 FNBC Bank and Trust.

By Cynthia Kirsch Residing at 620 W. Burlington Ave
Chicago IL 60525

Notary Public in and for the State of IL

My commission expires 10-31-2020

