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Doc#: 1823219099 Fee: \$56.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/20/2018 09:40 AM Pg: 1 of 5

RECORDATION REQUESTED BY:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

WHEN RECORDED MAIL TO:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

SANDRA DEAN, SENIOR COMMERCIAL SERVICES ASSOCIATES
Providence Bank & Trust
630 East 162nd Street
South Holland, IL 60473

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 29, 2018, is made and executed between KATHY BROWN also known as KATHY R. SALES-BROWN, not personally but as Trustee on behalf of REVOCABLE LIVING TRUST OF CATHERINE SALES DATED NOVEMBER 22, 2002, whose address is 400 N. MCCLURG CT, APT 3003, CHICAGO, IL 60611; and KATHY BROWN also known as KATHY R. SALES-BROWN, whose address is 400 N. MCCLURG CT, APT 3003, CHICAGO, IL 60611 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street, P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 19, 2012 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on July 24, 2012 as Document No. 1220634092 and Re-recorded August 30, 2013 as Document No. 1324216115.

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

LOT 23 IN BLOCK 1 IN ACKELY AND HARROUN'S SUBDIVISION OF EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 38 NORTH, RANGE 14 AND LYING EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2134 EAST 80TH STREET, CHICAGO, IL 60617. The Real Property tax identification number is 20-36-203-018-0000.

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

MAXIMUM LIEN. The lien of this Mortgage is increased and shall not exceed at any one time \$189

DEFINITIONS.

Note. The word "Note" means the Promissory Note dated June 28, 2018, in the original principal amount

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of \$94,581.15 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 9.000% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 15 regular payments of \$999.44 each and one irregular last payment estimated at \$90,840.23. Grantor's first payment is due July 29, 2018 and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be on October 29, 2019, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. The maturity date of the Note is October 29, 2019.

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 endorser 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.

RESTATEMENT OF INDEBTEDNESS. Borrower acknowledges this is not a new Loan but a refinancing or extension of the previous obligation under Loan No. 12436-5 dated June 29, 2017 and collateralized by a Mortgage dated April 19, 2012 recorded July 24, 2012 as Document No. 1220634092 and re-recorded August 30, 2013 as Document No. 1324216115; Assignment of Rents dated April 19, 2012 recorded August 30, 2013 as Document No. 1324216116; Receiver's Assignment of Loan (s) dated May 7, 2015 recorded June 3, 2015 as Document No. 1515449156; Modification of Mortgage dated June 29, 2017 Recorded July 17, 2017 as Document No. 1719829105; and Modification of Mortgage dated June 29, 2018, to Lender on real property located at 2134 East 80th Street, Chicago, IL 60617, Cook County, for collateral granted by Revocable Living Trust of Catherine Sales, dated November 22, 2002, all the terms and conditions of aforesaid security documents are hereby incorporated and made a part of this Note.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 29, 2018.

GRANTOR:

REVOCABLE LIVING TRUST OF CATHERINE SALES DATED NOVEMBER 22, 2002

By: Kathy Brown aka Kathy B. Sales - Brown Trust
 KATHY BROWN also known as KATHY B. SALES-BROWN,
 Trustee of REVOCABLE LIVING TRUST OF CATHERINE SALES
 DATED NOVEMBER 22, 2002

X Kathy Brown aka Kathy B. Sales Brown
 KATHY BROWN also known as KATHY B. SALES-BROWN,
 Individually

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(Continued)**

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LENDER:**PROVIDENCE BANK & TRUST**


 (X) Authorized Signatory

TRUST ACKNOWLEDGMENTSTATE OF Indiana

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) SS
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Ana Mendoza Frias, Notary Public
 Lake County, State of Indiana
 My Commission Expires
 June 24, 2025

On this 29th day of June, 2018 before me, the undersigned Notary Public, personally appeared **KATHY BROWN** also known as **KATHY R. SALES-BROWN**, Trustee of **REVOCABLE LIVING TRUST OF CATHERINE SALES DATED NOVEMBER 22, 2002**, 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  Residing at Hawthorn

Notary Public in and for the State of IndianaMy commission expires June 24, 2023

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INDIVIDUAL ACKNOWLEDGMENTSTATE OF IndianaCOUNTY OF Lake

Ana Mendoza Frias, Notary Public,
Lake County, State of Indiana
My Commission Expires
June 24, 2025

On this day before me, the undersigned Notary Public, personally appeared **KATHY BROWN** also known as **KATHY R. SALES BROWN**, 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 29th day of June, 2018.

By [Signature] Residing at Hammond

Notary Public in and for the State of Indiana

My commission expires June 24, 2025

LENDER ACKNOWLEDGMENTSTATE OF IndianaCOUNTY OF Lake

Ana Mendoza Frias, Notary Public,
Lake County, State of Indiana
My Commission Expires
June 24, 2025

On this 29th day of June, 2018 before me, the undersigned Notary Public, personally appeared William Schmidt and known to me to be the First Vice President, authorized agent for **Providence Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Providence Bank & Trust**, duly authorized by **Providence 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 **Providence Bank & Trust**.

By [Signature] Residing at Hammond

Notary Public in and for the State of Indiana

My commission expires June 24, 2025

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MODIFICATION OF MORTGAGE (Continued)

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