

# UNOFFICIAL COPY



\*1823444081\*

WHEN RECORDED MAIL TO:  
LAKESIDE BANK  
Loan Operations  
1055 W ROOSEVELT RD  
CHICAGO, IL 60608

Doc# 1823444081 Fee \$44.00

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

KAREN A. YARBROUGH

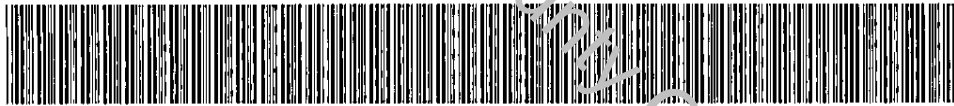
COOK COUNTY RECORDER OF DEEDS

DATE: 08/22/2018 04:52 PM PG: 1 OF 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Lady McGuire  
LAKESIDE BANK  
1055 WEST ROOSEVELT ROAD  
CHICAGO, IL 60608

## MODIFICATION OF MORTGAGE



\*00000000060988091074007282018#####\*

THIS MODIFICATION OF MORTGAGE dated July 28, 2018, is made and executed between Phillip Fratto, whose address is 3558 S. Emerald Ave, Chicago, IL 60609 and Nicole E. Fratto, whose address is 3558 S. Emerald, Chicago, IL 60609 (referred to below as "Grantor") and LAKESIDE BANK, whose address is 1350 S. Michigan, CHICAGO, IL 60605 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 24, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded at the Cook County Recorder of Deeds on August 25, 2017 as Document Number 1723704049.

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

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN COUNTY OF COOK AND STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS:

LOTS 32 AND 33 IN BLOCK 6 IN LOUIS HEINTZ SUBDIVISION OF THE 24 ACRES EAST AND ADJOINING THE WEST 10 ACRES OF THE NORTH 1/4 OF THE SOUTH WEST 1/4 OF SECTION 4, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 446 West 44th Street, Chicago, IL 60609. The Real Property tax identification number is 20-04-308-032-0000 and 20-04-308-033-0000.

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

Bm

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 60988091

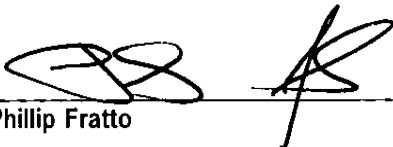
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The maturity date of the loan is hereby extended to **September 28, 2018**. All other terms and conditions of the loan documents shall remain in full force and effect.

**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 JULY 28, 2018.**

GRANTOR:

X   
Phillip Fratto

X   
Nicole E. Fratto

LENDER:

LAKESIDE BANK

X   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 60988091

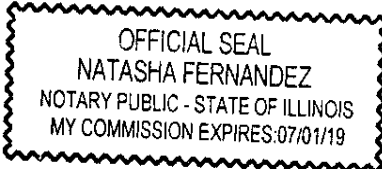
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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared Phillip Fratto, 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 20<sup>th</sup> day of August, 20 18.  
 By Natasha Fernandez Residing at Chicago, IL  
 Notary Public in and for the State of IL  
 My commission expires 7.1.19

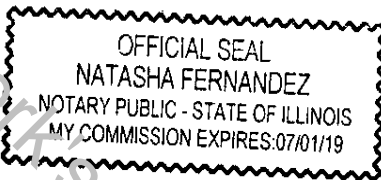


### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared Nicole E. Fratto, 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 20<sup>th</sup> day of August, 20 18.  
 By Natasha Fernandez Residing at Chicago  
 Notary Public in and for the State of IL  
 My commission expires 7.1.19



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 60988091

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### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 20<sup>th</sup> day of August, 2018 before me, the undersigned Notary Public, personally appeared Chris Manley and known to me to be the AVP, authorized agent for **LAKESIDE BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **LAKESIDE BANK**, duly authorized by **LAKESIDE 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 **LAKESIDE BANK**.

By Natasha Fernandez Residing at Chicago  
 Notary Public in and for the State of \_\_\_\_\_

My commission expires 7-1-19



#### Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **LAKESIDE BANK** NMLSR ID: **526825**  
 Individual: **STAN BOCHNOWSKI** NMLSR ID: **813854**