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Doc#: 1826819067 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/25/2018 09:14 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

**Belmont Bank & Trust
Company
8250 W Belmont Ave
Chicago, IL 60634**

WHEN RECORDED MAIL TO:

**Belmont Bank & Trust
Company
8250 W Belmont Ave
Chicago, IL 60634**

SEND TAX NOTICES TO:

**Belmont Bank & Trust
Company
8250 W Belmont Ave
Chicago, IL 60634**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Robert Sztremer
Belmont Bank & Trust Company
8250 W Belmont Ave
Chicago, IL 60634**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 20, 2018 is made and executed between Hayley M. Holmes (referred to below as "Grantor") and Belmont Bank & Trust Company, whose address is 8250 W Belmont Ave, Chicago, IL 60634 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 11, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded with Cook County Recorder of Deeds on April 8, 2015 as document number 1509645084.

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

LOT 1 IN THE SUBDIVISION OF LOT 18 IN RUDOLPH AND BROWN'S SUBDIVISION OF LOT 2 IN BLOCK 1 IN WILLIAM B. OGDEN'S SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2224 W Cullom Ave, Chicago, IL 60618. The Real Property tax identification number is 14-18-303-022-0000.

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

(i) Maturity Date of the Indebtedness is hereby extended to November 20, 2023.

(ii) The Indebtedness is evidenced by original Promissory Note dated March 11, 2015 in the original principal amount of \$545,000.00, with all of its renewals and modifications and most recently modified by Change in Terms Agreement dated September 20, 2018 in the principal amount of \$495,790.78 with monthly payments of \$3,614.31 principal and interest calculated based on 5.473% fixed interest rate per annum (365/365 method) followed by a single maturity payment of all outstanding interest and principal on November 20, 2023.

(iii) Other paragraphs included elsewhere in this document further modify the Mortgage to the extent

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

Loan No: 8000003160

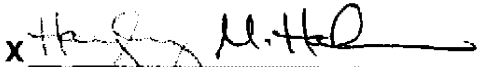
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described therein.

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 SEPTEMBER 20, 2018.

GRANTOR:

x 
 Hayley M. Holmes

LENDER:

BELMONT BANK & TRUST COMPANY

x 
 Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 8000003160

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Hayley M. Holmes**, 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 20th day of September, 2018.

By [Signature] Residing at _____

Notary Public in and for the State of IL

My commission expires 11/12/18



BELMONT BANK & TRUST
8250 W. BELMONT AVE.
CHICAGO, IL 60634

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)



On this 24th day of September, 2018 before me, the undersigned Notary Public, personally appeared Robert Sztrember and known to me to be the Loan ops officer, authorized agent for **Belmont Bank & Trust Company** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Belmont Bank & Trust Company**, duly authorized by **Belmont Bank & 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 **Belmont Bank & Trust Company**.

By Valentyna Jakuts Residing at 8250 W. BELMONT AVE.

Notary Public in and for the State of IL

My commission expires 12/13/2020

BELMONT BANK & TRUST
8250 W. BELMONT AVE.
CHICAGO, IL 60634

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 8000003160

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Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **Belmont Bank & Trust Company** NMLSR ID: **763366**

Individual: **Robert Sztremier** NMLSR ID: **231475**

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