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Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

Doc#: 1827106226 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 09/28/2018 12:44 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

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Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
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Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Michelle Bernier, Operations Officer
Oxford Bank & Trust
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 1, 2018, is made and executed between Express Auto Parts, Inc., an Illinois Corporation, whose address is 3131 N. Cicero, Chicago, Illinois (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 18, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 3, 2007 in the Cook County Recorder of Deeds as document number #0727608182, and as modified from time to time.

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

LOTS 73 AND 74 IN KOESTER & ZANDER'S SECTION LINE SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3131 N. Cicero, Chicago, IL 60641. The Real Property tax identification number is 13-27-100-011-0000.

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

At this time Oxford Bank & Trust is making a nominal increase to the loan to \$204,693.49 to cover the closing costs. The maturity date of the promissory note and mortgage is being extended from September 1, 2018 to September 1, 2023. The interest rate will change from a fixed rate of 6.00% to a fixed rate of

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7549063-3

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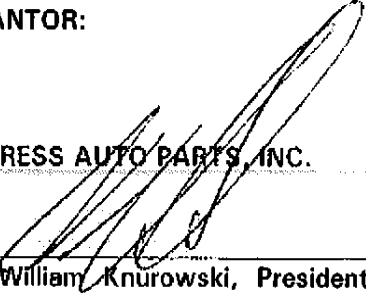
6.50% fixed. New principal and interest payments in the amount of \$1,774.00 will begin with the October 1, 2018 payment and will continue until loan is paid in full or loan maturity. The personal guaranty of Eric Krasinski is being released at this time since he is no longer an owner. All other terms and conditions will remain the same.

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 1, 2018.

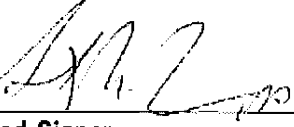
GRANTOR:

EXPRESS AUTO PARTS, INC.

By: 
William Knurowski, President & Secretary of Express Auto Parts, Inc.

LENDER:

OXFORD BANK & TRUST

X 
Authorized Signer

Public of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 7549063-3

(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Osage)

On this 1st day of Sept, 2018 before me, the undersigned Notary Public, personally appeared Steve Frank and known to me to be the V.P., authorized agent for **Oxford Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Oxford Bank & Trust**, duly authorized by **Oxford 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 **Oxford Bank & Trust**.

By Michelle S. Bernier Residing at _____

Notary Public in and for the State of IL

My commission expires 3-28-22



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MODIFICATION OF MORTGAGE

Loan No: 7549063-3

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CORPORATE ACKNOWLEDGMENT

STATE OF IL)

) SS

COUNTY OF DuPage)

On this 1st day of Sept., 2018 before me, the undersigned Notary Public, personally appeared **William Knurowski, President & Secretary of Express Auto Parts, Inc.**, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, 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 corporation.

By Michelle S. Bernier

Residing at _____

Notary Public in and for the State of IL

My commission expires 3-28-22



Notary Public, State of Illinois
 My Commission Expires 03/28/22
 Clerk's Office