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Doc#: 1828419055 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/11/2018 09:16 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

**BMO Harris Bank N.A.
Attn: Collateral Fulfillment
P.O. Box 2058
Milwaukee, WI 53201**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Pacifico Martir, Loan Administrator
BMO Harris Bank N.A.
111 W Monroe Street
Chicago, IL 60603-4095**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 17, 2018, is made and executed between Vincent Osaghae and Mabel Osaghae, joint tenants with right of survivorship, whose address is 6241 Dolores Drive, Oak Forest, IL 60452 (referred to below as "Grantor") and BMO Harris Bank N.A., whose address is 111 W Monroe Street, Chicago, IL 60603-4095 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 4, 2013 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage and an Assignment of Rents recorded on October 29, 2013 as Document #1330241045 and Document #1330241046 in the Cook County Recorder's Office, as may be subsequently modified from time to time.

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

LOTS 9, 10 AND 11 IN SOUTHTOWN, A RESUBDIVISION OF LOTS 1 TO 9, 16 TO 24 IN BLOCK 1, LOTS 1 TO 9 AND 16 TO 24 IN BLOCK 2, LOTS 1 TO 32 IN BLOCK 3, LOTS 1 TO 28 IN BLOCK 4, LOTS 5 TO 28 IN BLOCK 5, LOTS 1 TO 32 IN BLOCK 6, LOTS 7 TO 9 IN BLOCK 7, AND LOTS 7 TO 19 IN BLOCK 8 IN FIREMAN'S INSURANCE COMPANY ADDITION TO MORGAN PARK IN THE SOUTHEAST QUARTER OF THE SOUTHEAST 1/4 OF THE SECTION 13, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 23, 1926 AS DOCUMENT 9255323, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10922-28 S. Western Avenue, Chicago, IL 60643. The Real Property tax identification number is 24-13-423-077-0000.

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

This Modification of Mortgage reflects the following:

1) the following paragraph(s) is/are hereby added to the Mortgage:

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(Continued)**


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FUTURE ADVANCES. In addition to the Note, this Mortgage secures all future advances made by Lender to Grantor whether or not the advances are made pursuant to a commitment. Specifically, without limitation, this Mortgage secures, in addition to the amounts specified in the Note, all future amounts Lender in its discretion may loan to Grantor, together with all interest thereon.


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 AUGUST 17, 2018.

GRANTOR:

X 

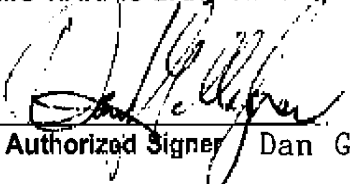
Vincent Osaghae

X 

Mabel Osaghae

LENDER:

BMO HARRIS BANK N.A.

X 

Authorized Signer Dan Gallagher

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)

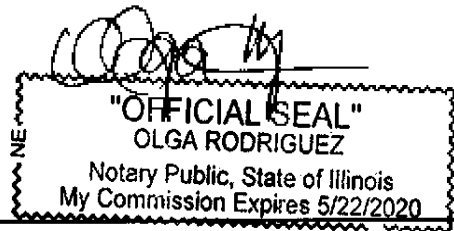
On this day before me, the undersigned Notary Public, personally appeared **Vincent Osaghae and Mabel Osaghae**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 5 day of October, 2018.

By Vincent O Osaghae & Mabel O Osaghae Residing at 6241 Dolores Dr

Notary Public in and for the State of IL

My commission expires 5/22/2020



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)

On this 9 day of October, 2018 before me, the undersigned Notary Public, personally appeared Don Gallagher and known to me to be the VP, authorized agent for **BMO Harris Bank N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BMO Harris Bank N.A.**, duly authorized by **BMO Harris Bank N.A.** 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 **BMO Harris Bank N.A.**.

By [Signature] Residing at MDR - 1200 E Waverlyville

Notary Public in and for the State of IL

My commission expires 10/02/21



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MODIFICATION OF MORTGAGE (Continued)

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