

Doc#: 1900347088 Fee: \$54.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 01/03/2019 12:01 PM Pg: 1 of 4

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 ASSOCIATE
Providence Bank & Trust
630 East 162nd Street
South Holland, IL 60473

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 1, 2018, is made and executed between DIMCE KOCOVSKI and VIOLET KOCOVSKI, his wife, as Joint Tenants, whose address is 6565 SNUG HARBOR DRIVE, WILLOWBROOK, IL 60527-1825 (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 October 20, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded October 27, 2004 as Document No. 0430133157.

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

LOT 427 (EXCEPT THE NORTH 4 FEET THEREOF) AND THE NORTH 8 FEET OF LOT 426 IN BERWYN MANOR, A SUBDIVISION OF THE SOUTH 1271.3 FEET OF THE SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1927 EUCLID AVENUE, BERWYN, IL 60402. The Real Property tax identification number is 16-19-417-036-0000.

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 \$608,000.00.

MATURITY DATE: The Indebtedness, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Indebtedness, if not paid earlier, shall be due on November 1, 2021.

DEFINITIONS.

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


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Borrower. The word "Borrower" means **Dimce Kocovski and Violet Kocovski** and includes all co-signers and co-makers signing the Note and all successors and assigns.

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 NOVEMBER 1, 2018.


GRANTOR:

x 
DIMCE KOCOVSKI

x 
VIOLET KOCOVSKI

LENDER:

PROVIDENCE BANK & TRUST

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

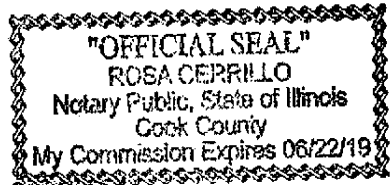
INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **DIMCE KOCOVSKI and VIOLET KOCOVSKI**, 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 26 day of November, 2018.
 By Rosa Cerrillo Residing at Berwyn

Notary Public in and for the State of IL
 My commission expires 6/22/19



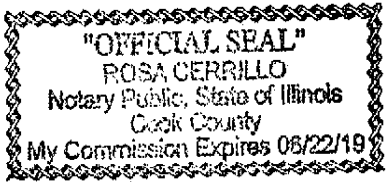
LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this 26 day of November, before me, the undersigned Notary Public, personally appeared Kim Cunnea and known to me to be the VP, 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 Rosa Cerrillo Residing at Berwyn

Notary Public in and for the State of IL
 My commission expires 6/22/19



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MODIFICATION OF MORTGAGE (Continued)

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