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Doc#. 1900733023 Fee: \$54.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 01/07/2019 10:08 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

Wintrust Bank
231 S. LaSalle
Chicago, IL 60604

WHEN RECORDED MAIL TO:

Wintrust Bank
9801 W Higgins, Suite 400
Rosemont, IL 60018

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Wintrust Bank
231 S. LaSalle
Chicago, IL 60604

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 5, 2018, is made and executed between John V. Lucas III and Julie D. Lucas, married to each other (referred to below as "Grantor") and Wintrust Bank, whose address is 231 S. LaSalle, Chicago, IL 60604 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 24, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

MORTGAGE DATED JUNE 24, 2005 AND RECORDED IN THE OFFICE OF COOK RECORDER OF DEEDS AS OF JULY 8, 2005 AS DOCUMENT NUMBER 0518902169, AS FURTHER MODIFIED VIA MODIFICATION OF MORTGAGE DATED NOVEMBER 19, 2008 AND RECORDED IN THE OFFICE OF COOK RECORDER OF DEEDS AS OF DECEMBER 5, 2008 AS DOCUMENT NUMBER 0834046052, ALL IN FAVOR OF NORTH SHORE COMMUNITY BANK & TRUST COMPANY NOW KNOWN AS WINTRUST BANK ("LENDER").

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

THE NORTH 10 FEET OF LOT 27 AND ALL OF LOT 28 IN BLOCK 5 IN RESUBDIVISION OF SUNDRY LOTS IN BLOCK 1 TO 6 BOTH INCLUSIVE TOGETHER WITH PORTION OF VACATED HARRISON STREET IN ARTHUR T. MC INTOSH CENTRALWOOD ADDITION TO EVANSTON BEING A SUBDIVISION OF PART OF FRACTIONAL SECTION 11, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ALSO THE SOUTH 10 FEET OF LOT 26 IN BLOCK 5 IN ARTHUR T. MC INTOSH CENTRALWOOD ADDITION TO EVANSTON BEING A SUBDIVISION OF PART OF FRACTIONAL SECTION 11, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2516 Lawndale Ave., Evanston, IL 60201. The Real Property tax identification number is 10-11-104-032-0000.

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

1. The definition of the word Lender is hereby modified in its entirety to read as follows:

Lender. The word "Lender" means Wintrust Bank formerly known as North Shore Community Bank & Trust Company ("Lender").

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MODIFICATION OF MORTGAGE (Continued)


- 2. The principal amount of Indebtedness secured by this Mortgage, not including sums advanced to protect the security of the Mortgage, shall be increased to, but not exceed of \$164,000.00
- 3. The Maturity date of this Mortgage is hereby extended indefinitely.

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 6, 2018.

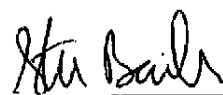
GRANTOR:

X 
John V. Lucas, III

X 
Julie D. Lucas

LENDER:

WINTRUST BANK

X 
Authorized Signer STEVE BATTEN

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

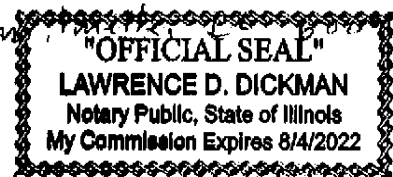
On this day before me, the undersigned Notary Public, personally appeared John V. Lucas, III and Julie D. Lucas, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 7th day of November, 2018.

By Lawrence D. Dickman Residing at 1145 Wilmette Avenue

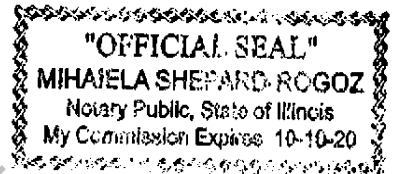
Notary Public in and for the State of Illinois

My commission expires 08/04/2022



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)



On this 16th day of November, 2018 before me, the undersigned Notary Public, personally appeared VP Steve Bailen and known to me to be the Steve Bailen, authorized agent for **Wintrust Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Wintrust Bank**, duly authorized by **Wintrust 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 **Wintrust Bank**.

By [Signature] Residing at SKOKIE

Notary Public in and for the State of IL

My commission expires 10/10/2020

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MODIFICATION OF MORTGAGE (Continued)

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