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RECORDATION REQUESTED BY:
THE LEADERS BANK
2001 York Rd, Ste 150
Oak Brook, IL 60523



Doc# 1919922127 Fee \$93.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 07/18/2019 02:33 PM PG: 1 OF 4

WHEN RECORDED MAIL TO:
THE LEADERS BANK
2001 York Rd, Ste 150
Oak Brook, IL 60523

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LOAN MODIFICATION AGREEMENT (Providing for Adjustable Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20th day of June, 2019 between MICHAEL K. HEYSE, A SINGLE MAN AND SHEILA M. FLORIDO, A SINGLE WOMAN, AS TENANTS IN COMMON ("Borrower") and The Leaders Bank ("Lender"), amends and supplements (1) the Mortgage (the "Security Instrument") dated March 23, 2015 and recorded March 21, 2015 in the office of the Cook County Recorder of Deeds as Document Number 1509026002 Cook County, State of Illinois and (2) the adjustable rate note (the "Note"), bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

1847 W. BERTEAU, CHICAGO, ILLINOIS 60613

Legally described as set forth on attached Exhibit A described being set forth as follows:

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of June 20th, 2019, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$981,855.35, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- The Monthly Payments due and owing on June 1, 2019; July 1, 2019; and, August 1, 2019 ("Deferral Period") will be deferred and no payments will be made during the Deferral Period. Interest will, however, continue to accrue during the Deferral Period. When Monthly Payments resume on September 1, 2019, the payments will be first applied to accrued interest until such time as the unpaid interest that accrued during the Deferral Period is paid in full.
- The Loan Maturity Date will be extended from the current Loan Maturity Date of April 1, 2045 to October 1, 2045 ("New Maturity Date") and Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender on said New Maturity Date.

S Y/S
P 4
S W
M yes
SC Y/S
E yes
INT NGP
D July 8 2019

4 ps.

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4. Borrower understands and agrees that;

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument, including but not limited to, the Interest Rate and any Interest Rate Adjustments, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

THE LEADERS BANK, Lender

BY: Nicholas Doggett

TITLE: AVL, Mortgage Lending

MICHAEL K. HEYSE, Borrower

Michael Heyse

SHEILA M. FLORIDO, Borrower

Sheila Florido

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_____ [Space Below This Line for Acknowledgements] _____

State of ILLINOIS

County of COOK

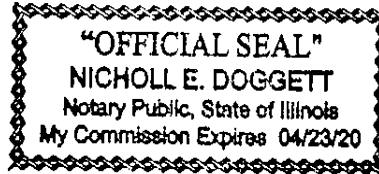
On this day before me, the undersigned Notary Public, personally appeared Michael K. Heyse and Sheila M. Florido, to me known to be the individuals described in and who executed the Loan Modification Agreement, and acknowledged that they signed the Loan Modification Agreement as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 20th day of June, 2019.

By Nicholl E. Doggett

Residing at Chicago, IL

Notary Public in and for the State of Illinois
My commission expires 4/23/20



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EXHIBIT A

LOT 20 IN BLOCK 1 IN CUYLER ADDITION TO RAVENSWOOD, BEING A SUBDIVISION OF THE SOUTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ (EXCEPT RAILROAD) OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 14-18-412-002-0000

Property of Cook County Clerk's Office