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RECORDATION REQUESTED BY:

Albany Bank and Trust
Company, N.A.
3400 W. Lawrence Avenue
Chicago, IL 60625



Doc# 1924055645 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 08/28/2019 03:23 PM PG: 1 OF 4

WHEN RECORDED MAIL TO:

Albany Bank and Trust
Company, N.A.
3400 W. Lawrence Avenue
Chicago, IL 60625

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
LOAN OPERATIONS DEPARTMENT
Albany Bank and Trust Company, N.A.
3400 W. Lawrence Avenue
Chicago, IL 60625

FR 6714995 2/2

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 10, 2019, is made and executed between Chicago Title Land Trust Company, not personally but as Successor to Bank of Ravenswood under Trust Agreement dated February 5, 1988 and known as Trust No. 25-9082, whose address is 5215 Old Orchard Road, Suite 400, Skokie, IL 60077. (referred to below as "Grantor") and Albany Bank and Trust Company, N.A., whose address is 3400 W. Lawrence Avenue, Chicago, IL 60625 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 14, 2014 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded with the Recorder of Deeds (Recorder's Office) in Cook County, Illinois on July 14, 2014 as Document No. 1419549040 together with that certain Assignment of Rents dated July 7, 2014 recorded with the Recorder's Office on July 14, 2014 as Document No. 1419549041.

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

LOT 4 IN THE NORTH 1/2 OF BLOCK 11 IN CANAL TRUSTEES SUBDIVISION IN THE WEST 1/2 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.

The Real Property or its address is commonly known as 1354 N. Greenview Avenue, Chicago, IL 60642. The Real Property tax identification number is 17-05-116-049-0000.

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

As of the date hereof, the interest rate is hereby modified from an interest rate of Prime plus a margin of 0.500% to an interest rate of Prime; the maturity date is hereby modified from July 10, 2019 to July 10, 2024. Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning August 5, 2019 with all subsequent interest payments to be due on the same day of each month after that. Borrower will pay this loan in one payment of all outstanding principal plus all accrued unpaid interest on July 10, 2024 together with any other unpaid amounts on this loan as set forth on the

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MODIFICATION OF MORTGAGE (Continued)

Change in Terms Agreement of even date, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the note or credit agreement. Any reference in the Note, the Mortgage or any other Related Documents to the maximum principal amount of the Loan shall mean \$1,400,000.00.

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 JULY 10, 2019.

GRANTOR:

CHICAGO TITLE LAND TRUST COMPANY, TRUST NUMBER 25-9082

CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 02-05-1988 and known as Chicago Title Land Trust Company, Trust Number 25-9082.



By: *Dorian D. Shelton*
Authorized Trust Officer

LENDER:

ALBANY BANK AND TRUST COMPANY, N.A.

X *[Signature]*
Authorized Officer

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 14th day of August, 2019 before me, the undersigned Notary Public, personally appeared Authorized Trust Officer, Susan Gheleker of Chicago Title Land Trust Company, Trustee of Chicago Title Land Trust Company, Trust Number 25-9082, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, 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 trust.

By Josephine F Hosp Residing at 1054 S. Bell Ave #150
Chicago 60603
 Notary Public in and for the State of Illinois
 My commission expires 7-1-2021



Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 14th day of August, 2019 before me, the undersigned Notary Public, personally appeared Kuan Hanlam and known to me to be the Commercial Loan Officer, authorized agent for **Albany Bank and Trust Company, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Albany Bank and Trust Company, N.A.**, duly authorized by **Albany Bank and Trust Company, 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 **Albany Bank and Trust Company, N.A.**

By Wanda I. Rosario Residing at Chicago

Notary Public in and for the State of IL

My commission expires 02-06-2022

