

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
American Community Bank of  
Indiana  
Schererville  
7880 Wicker Avenue  
St. John, IN 46373



Doc# 1925910002 Fee \$93.00

RHSP FEE:\$9.00 PPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 09/16/2019 09:23 AM PG: 1 OF 4

WHEN RECORDED MAIL TO:  
American Community Bank of  
Indiana  
Schererville  
7880 Wicker Avenue  
St. John, IN 46373

SEND TAX NOTICES TO:  
American Community Bank of  
Indiana  
Schererville  
7880 Wicker Avenue  
St. John, IN 46373

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
Todd C. Williams , Vice President  
American Community Bank of Indiana  
7880 Wicker Avenue  
St. John, IN 46373

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 23, 2019, is made and executed between Lillian Bannach, as Successor Trustee for the Michael K. Bannach Revocable Trust DTD 03/06/2000 and Lillian R. Bannach T/U The Lillian R. Bannach Revocable Trust DTD 03/06/2000 (Each as to an undivided 1/2 interest) (referred to below as "Grantor") and American Community Bank of Indiana, whose address is 7880 Wicker Avenue, St. John, IN 46373 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 5, 2018 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded on 11/5/2018 as Document #1830913039 in the Office of the Recorder of Cook County, Illinois.

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

LOT 1 IN GLASNER RESUBDIVISION BEING A SUBDIVISION OF LOTS 15 AND 16 IN BLOCK 1 IN RICHMOND'S ADDITION TO LA GRANGE, BEING A SUBDIVISION IN SECTION 33, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 18, 1987 AS DOCUMENT 87146542, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 12 Woodlawn, La Grange Park, IL 60526. The Real Property tax identification number is 15-33-322-018-0000.

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

To increase line of credit to \$480,000.00.

S Y  
P 4  
S N  
M Y  
SCY  
E N  
INT. V.  
D9-6-19

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(Continued)

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**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 23, 2019.**

GRANTOR:

LILLIAN R. BANNACH T/U THE LILLIAN R. BANNACH REVOCABLE TRUST  
DTD 03/06/2000

By   
Lillian R. Bannach

By   
Authorized Signer for Lillian R. Bannach T/U The Lillian R.  
Bannach Revocable Trust DTD 03/06/2000

LENDER:

AMERICAN COMMUNITY BANK OF INDIANA

X   
Michael Pastrick, Loan Officer

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## MODIFICATION OF MORTGAGE

(Continued)

### TRUST ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
 COUNTY OF Lake )

On this 23<sup>rd</sup> day of August, 2019 before me, the undersigned Notary Public, personally appeared Lillian R. Bannach, of Lillian R. Bannach T/U The Lillian R. Bannach Revocable Trust DTD 03/06/2000 and \_\_\_\_\_, of Lillian R. Bannach T/U The Lillian R. Bannach Revocable Trust DTD 03/06/2000, and known to me to be authorized trustees or agents 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 they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Tina McFarland Residing at Lake CO

Notary Public in and for the State of IND

My commission expires 3-17-2022



County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IN

)

COUNTY OF LAKE

) SS

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On this 23RD day of August, 2019 before me, the undersigned Notary Public, personally appeared **Michael Pastrick** and known to me to be the **Loan Officer**, authorized agent for **American Community Bank of Indiana** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Community Bank of Indiana**, duly authorized by **American Community Bank of Indiana** 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 **American Community Bank of Indiana**.

By Tina McFarland Residing at LAKE CO

Notary Public in and for the State of IN

My commission expires 3-17-2022



County Clerk's Office