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RECORDATION REQUESTED BY:

First Secure Bank and Trust
Co.
10360 South Roberts Road
Palos Hills, IL 60465



1927046231

Doc# 1927046231 Fee \$88.00

WHEN RECORDED MAIL TO:

First Secure Bank and Trust
Co.
10360 South Roberts Road
Palos Hills, IL 60465

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

EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 09/27/2019 01:12 PM PG: 1 OF 4

SEND TAX NOTICES TO:

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Kristal McCool, Loan Processor
FirstSecure Bank and Trust Co.
10360 South Roberts Road
Palos Hills, IL 60465

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2019, is made and executed between Sam V. Savopoulos and Zoran Srbnovski each, as to an undivided 1/2 interest (referred to below as "Grantor") and First Secure Bank and Trust Co., whose address is 10360 South Roberts Road, Palos Hills, IL 60465 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 14, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 20, 2009 as Document Number 0920146055 and re-recorded to correct Notary Stamp on January 12, 2010 as Document Number 1001246033; Modification of Mortgage dated August 01, 2014 and recorded on December 10, 2014 as No: 1434446068.

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

THE WEST 60 FEET OF LOT 22 IN RIVERSIDE ACRES, BEING A SUBDIVISION OF THE SOUTH 1/2 OF SECTION 1, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 7718 W. 45th Place, Lyons, IL 60534. The Real Property tax identification number is 18-01-317-037-0000.

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

A Promissory Note dated July 14, 2009 maturing August 01, 2014 in the original amount of \$157,716.53; now being modified to extend the maturity date to August 01, 2019, reduce the annual interest rate to 4.00%, change the monthly principal and interest payment to \$866.25 beginning September 01, 2014, and add a pre-payment penalty. (Said pre-payment penalty shall be waived in the event of sale of the

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MODIFICATION OF MORTGAGE

Loan No: 11629760

(Continued)

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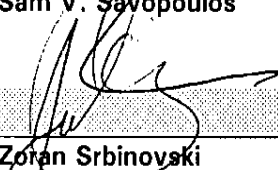

subject property); now being modified to extend the maturity date to August 01, 2024, change the interest rate to 4.5% and the new payment amount to \$903.17.

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 1, 2019.

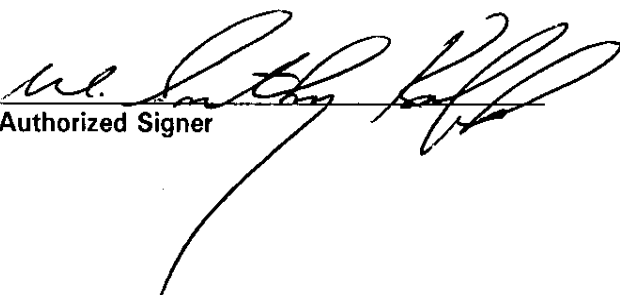
GRANTOR:

X  
Sam V. Savopoulos

X  
Zoran Srbinovski

LENDER:

FIRST SECURE BANK AND TRUST CO.

X 
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 11629760

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INDIVIDUAL ACKNOWLEDGMENT

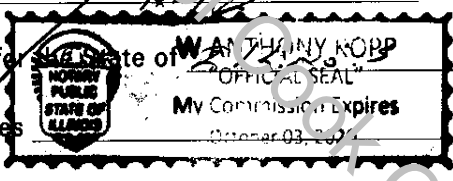
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Sam V. Savopoulos and Zoran Srbnovski**, 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 15th day of September, 2019.

By [Signature] Residing at 10360 S. Roberts Rd
Palos Hills, IL 60465

Notary Public in and for the State of ILLINOIS
 My commission expires October 03, 2021



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 27 day of September, 2019 before me, the undersigned Notary Public, personally appeared W. ANTHONY KOPP and known to me to be the VP CHIEF CREDIT OFFICER, authorized agent for **First Secure Bank and Trust Co.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Secure Bank and Trust Co.**, duly authorized by **First Secure Bank and Trust Co.** 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 **First Secure Bank and Trust Co.**

By Diana M. Pasch Residing at Palos Hills, IL

Notary Public in and for the State of Illinois
 My commission expires 7-12-21



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MODIFICATION OF MORTGAGE

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