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Doc#: 1927546277 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 10/02/2019 01:15 PM Pg: 1 of 4



WHEN RECORDED MAIL TO:

Devon Bank
Chicago
6445 N. Western Ave.
Chicago, IL 60645

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Tina Tran
Devon Bank
6445 N. Western Ave.
Chicago, IL 60645



DEVON BANK

1703900LFE

MODIFICATION OF MORTGAGE



#####074009252019

THIS MODIFICATION OF MORTGAGE dated September 25, 2019, is made and executed between Enis Cirikic, and Enisa Cirikic, as tenants by the entirety; whose address is 7061 N Kedzie Ave, Ste 1708, Chicago, IL 60645 (referred to below as "Grantor") and Devon Bank, whose address is 6445 N. Western Ave., Chicago, IL 60645 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 13, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents dated September 13, 2017 and recorded September 18, 2017 as Document Numbers 1726117042 and 1726117043, respectively, in the Office of Cook County Recorder of Deeds.

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

PARCEL 1:
THE WESTERLY 68.85 FEET OF LOT 120 IN CIRCUIT COURT PARTITION, A SUBDIVISION OF THAT PART OF LOT 1 IN THE SUPERIOR COURT PARTITION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF LINCOLN AVENUE, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT AS CREATED BY DOCUMENT RECORDED AS 92083310 FOR PEDESTRIAN INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED LAND:

THE SOUTHERLY 3.0 FEET OF THE EASTERLY 31.60 FEET OF THE WESTERLY 68.85 FEET OF LOT 119, ALL IN THE COURT PARTITION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF LINCOLN AVENUE, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4701-4703 N. Lincoln Ave, Chicago, IL 60625. The Real Property tax identification number is 14-18-106-060-0000.

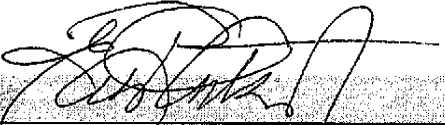
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

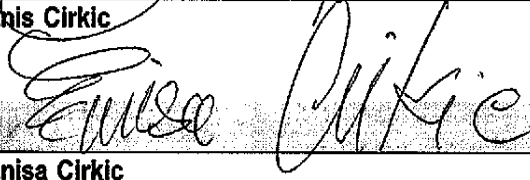
- 1) The principal amount on the Note, Mortgage, and Assignment of Rents is hereby **INCREASED** from **\$160,000.00 to \$400,000.00;**
- 2) The fixed interest rate of 5.000% shall be adjusted to a fixed interest rate of 5.500%;
- 3) The maturity date of the Note, Mortgage and Assignment of Rents is hereby extended to September 25, 2024;
- 4) The monthly payment(s) shall be adjusted as stated in the PAYMENT paragraph in Promissory Note dated September 25, 2019.

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 SEPTEMBER 25, 2019.

GRANTOR:

X 
Enis Cirkic

X 
Enisa Cirkic

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MODIFICATION OF MORTGAGE

(Continued)

LENDER:

DEVON BANK

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Cook)

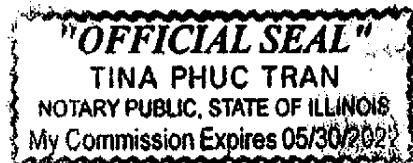
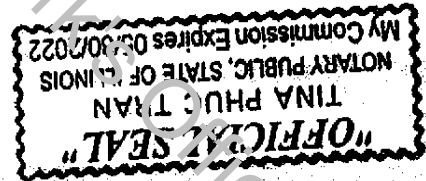
On this day before me, the undersigned Notary Public, personally appeared **Enis Cirkic and Enisa Cirkic**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 25th day of September, 2019.

By *[Signature]* Residing at Chicago IL

Notary Public in and for the State of IL

My commission expires 5/30/2022



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 25th day of September, 2019 before me, the undersigned Notary Public, personally appeared George Dimitrakopoulos and known to me to be the _____, authorized agent for **Devon Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Devon Bank**, duly authorized by **Devon 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 **Devon Bank**.

By Tina Tran Residing at Chicago IL

Notary Public in and for the State of IL

My commission expires 5/30/2022

