

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Evergreen Bank Group  
Oak Brook Office  
1515 West 22nd Street, Suite  
100W  
Oak Brook, IL 60523



Doc# 1928049177 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/07/2019 02:53 PM PG: 1 OF 5

**WHEN RECORDED MAIL TO:**

Evergreen Bank Group  
Oak Brook Office  
1515 West 22nd Street, Suite  
100W  
Oak Brook, IL 60523

**SEND TAX NOTICES TO:**

RANJIT S. CHADHA, Trustee  
of THE RANJIT S. CHADHA  
TRUST under the provisions of  
a trust agreement dated April  
24, 2014  
2240 BIRCHWOOD LN  
NORTHFIELD, IL 60093-3104

FOR RECORDER'S USE ONLY

PTC19-06826

This Modification of Mortgage prepared by:

LINDA A. DANIEL  
Evergreen Bank Group  
1515 West 22nd Street, Suite 100W  
Oak Brook, IL 60523

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 11, 2019, is made and executed between RANJIT S. CHADHA, Trustee of THE RANJIT S. CHADHA TRUST under the provisions of a trust agreement dated April 24, 2014 (referred to below as "Grantor") and Evergreen Bank Group, whose address is 1515 West 22nd Street, Suite 100W, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 17, 2018 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE RECORDED APRIL 27, 2018 AS DOCUMENT 1811755183.**

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 2240 BIRCHWOOD LN, NORTHFIELD, IL 60093-3104. The Real Property tax identification number is 04-24-300-036-0000.

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

**PRINCIPAL LOAN AMOUNT INCREASED FROM \$200,000.00 TO \$300,000.00, MARGIN ADDED TO INDEX REDUCED FROM +0.50% TO -0.50%, CORRESPONDING FLOOR RATE INCREASED FROM 4.25% TO 4.50%, AND MATURITY DATE EXTENDED FROM APRIL 17, 2038 TO SEPTEMBER 11, 2039.**

PRECISION TITLE ACCOMMODATION

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## MODIFICATION OF MORTGAGE (Continued)

**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 11, 2019.**

GRANTOR:

X 

RANJIT S. CHADHA, Trustee of THE RANJIT S. CHADHA TRUST under the provisions of a Trust Agreement dated April 24, 2014

LENDER:

EVERGREEN BANK GROUP

X   
Paul J. Leake, Executive Vice President

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### TRUST ACKNOWLEDGMENT

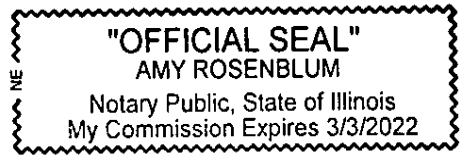
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 11 day of September, 2019 before me, the undersigned Notary Public, personally appeared **RANJIT S. CHADHA, Trustee of THE RANJIT S. CHADHA TRUST**, 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 Amy Rosenblum Residing at State of Illinois

Notary Public in and for the State of Illinois

My commission expires March 3, 2022



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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 14<sup>th</sup> day of September, 2019 before me, the undersigned Notary Public, personally appeared Paul J. Leake and known to me to be the **Executive Vice President**, authorized agent for **Evergreen Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Evergreen Bank Group**, duly authorized by **Evergreen Bank Group** 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 **Evergreen Bank Group**.

By Linda A Daniel Residing at Berwyn

Notary Public in and for the State of Illinois

My commission expires 3/4/2023



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EXHIBIT A

**LEGAL DESCRIPTION**

**LOT 8 IN BIRCHWOOD LANE SUBDIVISION, A SUBDIVISION OF PART OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, ON MAY 29, 1953, AS DOCUMENT 15630492, IN COOK COUNTY, ILLINOIS.**

**COMMONLY KNOWN AS: 2240 BIRCHWOOD LN, NORTHFIELD, IL 60093-3104**

**PERMANENT INDEX NUMBER: 04-24-300-036-0000**

Property of Cook County Clerk's Office