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RECORDATION REQUESTED BY:

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



1928049179

Doc# 1928049179 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/07/2019 02:54 PM PG: 1 OF 4

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

BARBARA J. BALL
SALVATORE GIOIA
680 N GREEN ST APT 208
CHICAGO, IL 60642-5997

FOR RECORDER'S USE ONLY

PTC19-06636

1st Agency

This Modification of Mortgage prepared by:

TERRI L. DUBOIS
Evergreen Bank Group
1515 West 22nd Street, Suite 100W
Oak Brook, IL 60523

PRECISION TITLE ACCOMMODATION

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 9, 2019, is made and executed between BARBARA J. BALL and SALVATORE GIOIA, WIFE AND HUSBAND (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 August 7, 2018 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED AUGUST 30, 2018 AS DOCUMENT NO.1824249202.

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 680 N GREEN ST APT 208, CHICAGO, IL 60642-5997. The Real Property tax identification number is 17-08-222-020-1040.

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

PRINCIPAL LOAN AMOUNT IS INCREASED FROM \$150,000.00 TO \$200,000.00, MARGIN ADDED TO INDEX INCREASED FROM -1.05% TO +.75%, THE CORRESPONDING RATE FLOOR (MINIMUM RATE) TO BE 4.50% AND THE MATURITY DATE IS EXTENDED FROM AUGUST 7, 2038 TO AUGUST 9, 2039.

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

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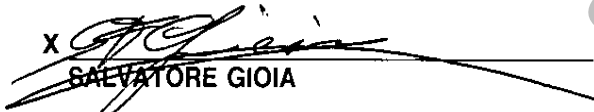
MODIFICATION OF MORTGAGE (Continued)

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 9, 2019.

GRANTOR:

X 
BARBARA J. BALL

X 
SALVATORE GIOIA

LENDER:

EVERGREEN BANK GROUP

X 
Paul J. Leake, Executive Vice President

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **BARBARA J. BALL and SALVATORE GIOIA**, 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 9th day of August, 2019.

By [Signature] Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 5/28/2022



LENDER ACKNOWLEDGMENT

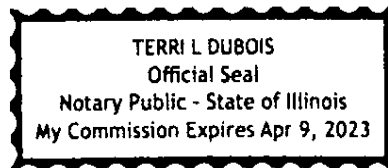
STATE OF ILLINOIS)
) SS
 COUNTY OF Cook)

On this 14th day of August, 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 Terr L DuBois Residing at Oakland Park

Notary Public in and for the State of ILLINOIS

My commission expires 4-9-23



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MODIFICATION OF MORTGAGE (Continued)

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The Land is described as follows:

PARCEL 1: UNIT NUMBER 208 IN THE VERDE CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE VERDE CONDOMINIUMS, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 99039353 IN BLOCK 10, IN RIDGELEY'S ADDITION TO CHICAGO IN THE NORTHEAST 1/4 OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO USE PARKING SPACE P-32, A LIMITED COMMON ELEMENT, AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 99039353.

Commonly known as 680 N. Green Street, Unit 208, Chicago, IL 60642 ✓
Parcel ID(s): 17-08-222-020-1040,

Cook County Clerk's Office