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RECORDATION REQUESTED BY:

PAN AMERICAN BANK &
TRUST
LOAN DEPARTMENT
1440 W. NORTH AVE.
MELROSE PARK, IL 60160



Doc# 1929013135 Fee \$85.00

CHSP FEE: \$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 10/17/2019 12:50 PM PG: 1 OF 5

WHEN RECORDED MAIL TO:

PAN AMERICAN BANK &
TRUST
LOAN DEPARTMENT
1440 W. NORTH AVE.
MELROSE PARK, IL 60160

SEND TAX NOTICES TO:

PAN AMERICAN BANK &
TRUST
LOAN DEPARTMENT
1440 W. NORTH AVE.
MELROSE PARK, IL 60160

FOR RECORDER'S USE ONLY

1922870

This Modification of Mortgage prepared by:

Christina N. Cortez, Sr. Loan Documentation & Closing Officer
PAN AMERICAN BANK & TRUST
1440 W. NORTH AVE.
MELROSE PARK, IL 60160

PRAIRIE TITLE
6821 W. NORTH AVE.
OAK PARK, IL 60302

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 1, 2019, is made and executed between Andres Macias and Silvia Macias, his wife, as joint tenants (as to PIN 16-22-308-001-0000); Andres Macias and Silvia Macias, as joint tenants with right of survivorship (as to PINS 16-22-308-002-0000 & 16-22-308-003-0000); Andres Macias and Silvia Macias, as tenants in common (as to PIN 16-21-431-014-0000); Andres Macias and Silvia Macias, his wife, as joint tenants (as to PIN 16-21-431-015-0000, 16-21-431-016-0000, 16-21-431-017-0000, 16-21-431-023-0000) whose address is 3925 S. Home Ave., Stickney, IL 60402 (referred to below as "Grantor") and PANAMERICAN BANK & TRUST, whose address is 1440 W. NORTH AVE., MELROSE PARK, IL 60160 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 19, 2018 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

2nd Mortgage and Assignment of Rents on five commercial properties and a parking lot commonly known as 2100-2117 S. Cicero Ave., Cicero IL 60804 to Pan American Bank dated 10/08/10 and recorded on 11/01/10 at the Cook County Recorder of Deeds as documents numbers 1030540064 and 1030540065 respectively.

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 2100-2117 S. Cicero Avenue, Cicero, IL 60804. The Real Property tax identification number is 16-22-308-001-0000; 16-22-308-002-0000; 16-22-308-003-0000;

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MODIFICATION OF MORTGAGE

Loan No: 106000594

(Continued)

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16-21-431-014-0000; 16-21-431-015-0000; 16-21-431-016-0000; 16-21-431-017-0000;
16-21-431-023-0000.


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

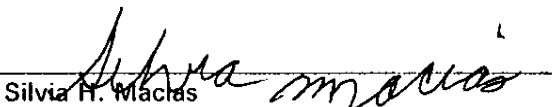
The Loan Type is hereby amended to an Installment Loan; the Interest Rate is amended to a fixed rate of 5.750%; the monthly payment will be amended to 33 monthly consecutive principal and interest payments of \$1,209.38 beginning November 16, 2019 with interest calculated on the unpaid principal balances using an interest rate of 5.750%; and one principal and interest payment of \$1,209.55 on August 16, 2022, with interest calculated on the unpaid principal balances using an interest rate of 5.750% based on a year of 360 days. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under the Note. All other terms and conditions remain the same.

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 OCTOBER 1, 2019.

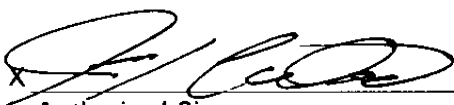
GRANTOR:

X 
Andres Macias

X 
Silvia H. Macias

LENDER:

PAN AMERICAN BANK & TRUST


Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 106000594

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

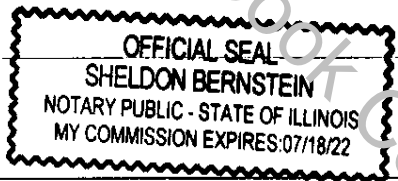
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Andres Macias and Silvia H. Macias**, 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 1st day of October, 2019.

By [Signature] Residing at 1440 W. North Ave
Melrose Park, IL 60160
 Notary Public in and for the State of Illinois

My commission expires



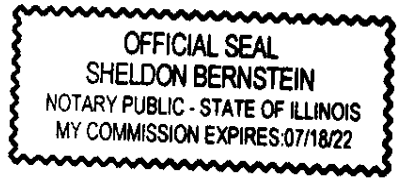
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 1st day of October, 2019 before me, the undersigned Notary Public, personally appeared Frank Calabrese and known to me to be the Senior Vice President *Relationship Executive* authorized agent for **PAN AMERICAN BANK & TRUST** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **PAN AMERICAN BANK & TRUST**, duly authorized by **PAN AMERICAN BANK & TRUST** 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 **PAN AMERICAN BANK & TRUST**.

By [Signature] Residing at 1440 W. North Ave
Melrose Park, IL 60160
 Notary Public in and for the State of Illinois

My commission expires



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EXHIBIT A

LOTS 1, 2 AND 3 IN BLOCK 8 IN ELAINE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2100 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-21-431-023-0000**

LOTS 40, 41, 42, 43, 44 AND 45 IN BLOCK 2 OF FRANK NOVAK'S SUBDIVISION OF THE SOUTH WEST QUARTER OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2101-2113 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-22-308-001-0000**

LOTS 38 AND 39 IN BLOCK 2 OF FRANK NOWAK'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 22, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2115-2117 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-22-308-002-0000**
16-22-308-003-0000

ALL OF LOT 4 AND THE NORTH 8 FEET OF LOT 5 IN BLOCK 8 IN ELAINE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN SECTIONS, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2106 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-21-431-014-0000**

LOT 5 (EXCEPT THE NORTH 8 FEET THEREOF) AND LOT 6 (EXCEPT THE SOUTH 17 FEET THEREOF) IN BLOCK 8 IN ELAINE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2110 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-21-431-015-0000**

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THE SOUTH 17 FEET OF LOT 6 AND LOT 7 (EXCEPT THE SOUTH 17 FEET THEREOF) IN BLOCK 8 IN ELAINE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN SECTION 21; TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2112 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-21-431-016-0000**

THE SOUTH 17 FEET OF LOT 7 AND LOT 8 (EXCEPT THE SOUTH 5 FEET THEREOF) IN BLOCK 8 IN ELAINE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THAT PART TAKEN FOR STREETS) IN SECTION 21, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: **2114 S. CICERO AVE, CICERO, IL 60804**

PERMANENT INDEX NUMBER: **16-21-431-017-0000**

Property of Cook County Clerk's Office