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Doc# 1935249191 Fee \$88.00

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

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 12/18/2019 03:31 PM PG: 1 OF 4

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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

SEND TAX NOTICES TO:

RYAN CASSIL
BRIDGET CASSIL
1005 WESTMOOR RD
WINNETKA, IL 60093-1855

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

PRECISION TITLE ACCOMMODATION

PTC19-06693
nonagency 1061

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 29, 2019 is made and executed between RYAN CASSIL and BRIDGET CASSIL, HUSBAND AND WIFE (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 September 12, 2019 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED OCTOBER 15, 2019 AS DOCUMENT 1928849247.

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 1005 WESTMOOR RD, WINNETKA, IL 60093-1855. The Real Property tax identification number is 05-17-311-025-0000.

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

PRINCIPAL LOAN AMOUNT INCREASED FROM \$45,000.00 TO \$75,000.00, PROMOTIONAL RATE REMAINS AT 3.99% FOR 12 MONTHS AND MATURITY DATE EXTENDED FROM SEPTEMBER 12, 2039 TO NOVEMBER 29, 2039. AFTER 12 MONTH PROMOTION PERIOD, MARGIN ADDED TO INDEX WILL BE 0.75% AND THE CORRESPONDING FLOOR RATE IS REDUCED FROM 4.50% TO 4.25% .

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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

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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 NOVEMBER 29, 2019.

GRANTOR:

X



 RYAN CASSIL

X



 BRIDGET CASSIL

LENDER:

EVERGREEN BANK GROUP

X



 Paul J. Leake, Executive Vice President

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

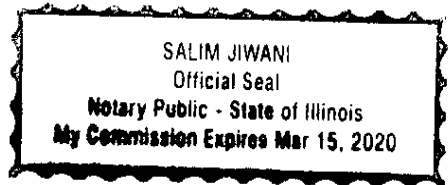
On this day before me, the undersigned Notary Public, personally appeared **RYAN CASSIL and BRIDGET CASSIL**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 09 day of November, 2019.

By [Signature] NOTARY PUBLIC Residing at Illinois

Notary Public in and for the State of Illinois

My commission expires 03-15-2020



LENDER ACKNOWLEDGMENT

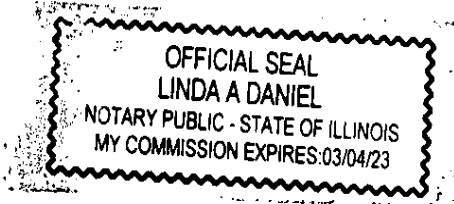
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 4th day of December, 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 [Signature] Residing at Beaverton

Notary Public in and for the State of Illinois

My commission expires 3/4/2023



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MODIFICATION OF MORTGAGE (Continued)

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EXHIBIT A

LEGAL DESCRIPTION

LOTS 3 AND 4 (EXCEPT THE EAST 50 FEET OF SAID LOTS) IN BLOCK 19 IN COUNTY CLERK'S DIVISION OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THAT PART OF SAID PREMISES, IF ANY, TAKEN OR USED OR OCCUPIED AS A STREET), IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1005 WESTMOR RD, WINNETKA, IL 60093-1855

PARCEL ID(s): 05-17-311-025-0000

Property of Cook County Clerk's Office