

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Oxford Bank & Trust  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

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Edward M. Moody  
Cook County Recorder of Deeds  
Date: 03/20/2020 11:26 AM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

Oxford Bank & Trust  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

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Oxford Bank & Trust  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Diana Palicka, Sr. Commercial Loan Specialist  
Oxford Bank & Trust  
1111 W. 22nd Street, Suite 800  
Oak Brook, IL 60523

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 2, 2020, is made and executed between Dale Kleber and Margaret Kleber, whose address is 120 E. Walnut Street, Hinsdale, IL 60521 (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 1, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on July 14, 2011 by the Cook County recorder of deeds and known as recording #1119508471 as modified from time to time.

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

LOT 29 (EXCEPT THE SOUTH 5 FEET THEREOF) IN BLOCK 3 IN SUBDIVISION OF BLOCKS 3 AND 4 IN SWIGART'S SUBDIVISION OF LOT 5 AND WEST 33 FEET OF LOT 6 IN SUBDIVISION (EXCEPT THE WEST 1/2 OF THE SOUTHWEST 1/4) OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 928 S. Euclid, Oak Park, IL 60304. The Real Property tax identification number is 16-18-404-007-0000.

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

At this time Oxford Bank & Trust is extending the maturity date of the Promissory Note and Mortgage from March 02, 2020 to May 01, 2020. If no event of default exists, the Bank shall have the right to extend the

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## MODIFICATION OF MORTGAGE (Continued)

maturity date twice for (2) two months for each extension. All other terms and conditions shall 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.

**LOAN EXTENSION.** IF NO EVENT OF DEFAULT EXISTS, THE BANK SHALL HAVE THE RIGHT TO EXTEND THE MATURITY DATE TWICE FOR (2) TWO MONTHS FOR EACH EXTENSION.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 2, 2020.**

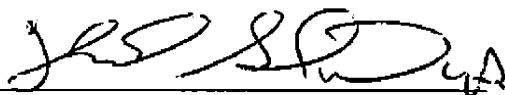
GRANTOR:

x   
Dale Kleber

x   
Margaret Kleber

LENDER:

OXFORD BANK & TRUST

x   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF DeWitt )

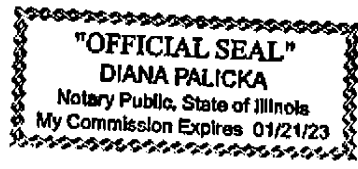
On this day before me, the undersigned Notary Public, personally appeared Dale Kleber and Margaret Kleber, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the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

Given under my hand and official seal this 2nd day of March, 2020.

By Diana Palicka Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF DeWitt )

On this 2nd day of March, 2020 before me, the undersigned Notary Public, personally appeared Thomas Stubb and known to me to be the Vice President, authorized agent for Oxford Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Oxford Bank & Trust, duly authorized by Oxford 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 Oxford Bank & Trust.

By Diana Palicka Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_

