

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

PeopleFirst Bank  
3100 Theodore Street  
Joliet, IL 60435

Doc#. 2102807203 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 01/28/2021 12:11 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

PeopleFirst Bank  
3100 Theodore Street  
Joliet, IL 60435

**SEND TAX NOTICES TO:**

PeopleFirst Bank  
3100 Theodore Street  
Joliet, IL 60435

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

PeopleFirst Bank  
3100 Theodore Street  
Joliet, IL 60435

**FIDELITY NATIONAL  
TITLE INSURANCE**

OC 19025407

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated September 10, 2020, is made and executed between HENRY OSPINA, AS TO AN UNDIVIDED 1/2 INTEREST AND SONIA OSPINA AS TO AN UNDIVIDED 1/2 INTEREST (referred to below as "Grantor") and PeopleFirst Bank, whose address is 3100 Theodore Street, Joliet, IL 60435 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 19, 2019 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE RECORDED AS DOCUMENT #1927734078 AND ASSIGNMENT OF RENTS AND LEASES RECORDED AS DOCUMENT #1927734079 .**

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

LOTS 29 IN BLOCK 1 OF BICKERDIKE'S ADDITION TO CHICAGO, BEING A SUBDIVISION IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1402 W. SUPERIOR STREET, CHICAGO, IL 60642. The Real Property tax identification number is #17-08-102-028-0000.

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

**INCREASE THE COMMERCIAL LINE OF CREDIT TO \$450,000.00.**

**ALL OTHER TERMS AND CONDITIONS OF THIS CREDIT REMAIN IN FULL FORCE AND EFFECT.**

**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

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## MODIFICATION OF MORTGAGE

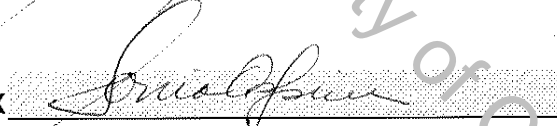
(Continued)

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 10, 2020.**

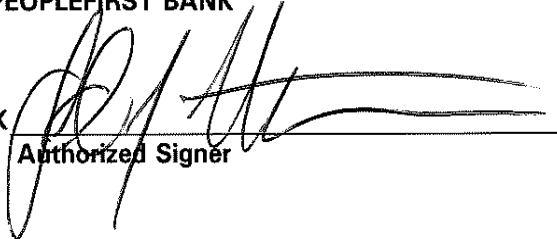
GRANTOR:

X   
HENRY OSPINA

X   
SONIA OSPINA

LENDER:

PEOPLEFIRST BANK

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF WILL )

On this day before me, the undersigned Notary Public, personally appeared **HENRY OSPINA and SONIA OSPINA**, 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 10<sup>TH</sup> day of September, 2020.

By Margaret A Malin Residing at 226 S. May St, Joliet IL 60436

Notary Public in and for the State of ILLINOIS

My commission expires 12-3-2023



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF WILL )

On this 10<sup>TH</sup> day of September, 2020 before me, the undersigned Notary Public, personally appeared John J. Masterson and known to me to be the Executive VP & CLO, authorized agent for **PeopleFirst Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **PeopleFirst Bank**, duly authorized by **PeopleFirst Bank** 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 **PeopleFirst Bank**.

By Margaret A Malin Residing at 226 S. May St, Joliet IL 60436

Notary Public in and for the State of Illinois

My commission expires 12-3-2023



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## MODIFICATION OF MORTGAGE

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