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2103916092

RECORDATION REQUESTED BY:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473

Doc# 2103916092 Fee \$88.00

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

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 02/08/2021 04:26 PM PG: 1 OF 4

WHEN RECORDED MAIL TO:

Providence Bank & Trust
630 East 162nd Street
P.O. Box 706
South Holland, IL 60473



200404710P-KL

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

JANEASE HUGHES, SENIOR COMMERCIAL SERVICES ASSOCIATE
Providence Bank & Trust
630 East 162nd Street
South Holland, IL 60473

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2020, is made and executed between CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee on behalf of CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE TO OLD KENT BANK & TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 13, 2000 AND KNOWN AS TRUST NO. 16745, whose address is 10 SOUTH LASALLE STREET, SUITE 2750, CHICAGO, IL 60603 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street, P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 2, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on July 14, 2008 as Document No. 0823908137.

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

THE NORTH 21.5 FEET OF LOT 34, ALL OF LOTS 35 AND THE SOUTH 1.5 FEET OF LOT 36 IN MURRAY WOLPACH'S ADDITION TO SOUTH SHORE, IN THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 28, 1916 AS DOCUMENT NO. 5938751, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 7146-7148 SOUTH RIDGELAND AVENUE, CHICAGO, IL 60649-2321. The Real Property tax identification number is 20-25-102-020-0000.

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

DEFINITIONS.

NOTE. The word "Note" means promissory note dated October 15, 2020, in the principal amount of \$334,277.77 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest

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(Continued)**

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rate on the Note is 4.500% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$2,568.30 each and one irregular last payment estimated at \$249,632.84. Borrower's first payment is due November 15, 2020, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on October 15, 2025, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. The maturity date of the Note is October 15, 2025.

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 15, 2020.

GRANTOR:

CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 09-13-2000 and known as CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE TO OLD KENT BANK & TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 13, 2000 AND KNOWN AS TRUST NO. 16745.

By: *Rachel Hart*
TRUST OFFICER

LENDER:

PROVIDENCE BANK & TRUST

x *Cham M. Zim*
Authorized Signer



This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

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MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

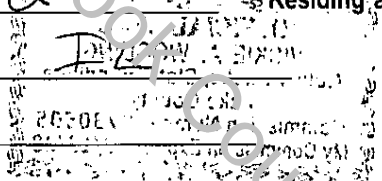
STATE OF IL)
)
 COUNTY OF Cook) SS
)

On this 21st day of January, 2021 before me, the undersigned Notary Public, personally appeared TRUST OFFICER, Rachel Huitsing of CHICAGO TITLE LAND TRUST COMPANY, Trustee of CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE TO OLD KENT BANK & TRUST, AS TRUSTEE UNDER TRUST AGREEMENT DATED SEPTEMBER 13, 2000 AND KNOWN AS TRUST NO. 16745, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Sherrithe Pearson Residing at Cook County

Notary Public in and for the State of IL

My commission expires _____



 "OFFICIAL SEAL"
 SHERRITHE PEARSON
 Notary Public, State of Illinois
 My Commission Expires 08/21/2023

Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

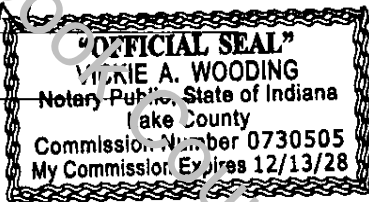
STATE OF Indiana)
)
 COUNTY OF Lake) SS
)

On this 15th day of October, 2020 before me, the undersigned Notary Public, personally appeared Christine M. ZING and known to me to be the Vice President, authorized agent for **Providence Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Providence Bank & Trust**, duly authorized by **Providence 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 **Providence Bank & Trust**.

By Vickie A. Wooding Residing at 340 45th Ave, Munster, IN

Notary Public in and for the State of IN

My commission expires 12/13/28



County Clerk's Office