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RECORDATION REQUESTED BY:

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

Doc#: 2109512281 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/05/2021 01:51 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

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

20099740373

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
TAMI CLIFF, COMMERCIAL SERVICES ASSOCIATE
Providence Bank & Trust
630 East 162nd Street
South Holland, IL 60473

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 15, 2020, is made and executed between ESTEBAN LINAREZ, whose address is 850 MADISON STREET, OAK PARK, IL 60302-4463 (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 July 15, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded July 31, 2015 as Document No. 1521242022.

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

LOT 5 IN BLOCK 33 IN THE VILLAGE OF RIDGELAND, BEING A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF SECTION 7, AND ALSO THE NORTHWEST 1/4 AND THE WEST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 8, 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 163 NORTH LOMBARD AVENUE, OAK PARK, IL 60302-2594. The Real Property tax identification number is 16-08-120-016-0000.

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

DEFINITIONS.

NOTE. The word "Note" means the promissory note dated July 15, 2020, in the original principal amount of \$256,504.95 from Grantor 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 rate on the Note is 4.375% 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 \$1,954.31 each and one irregular last payment estimated at \$191,049.44. Grantor's first payment is due August 15, 2020, and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be

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MODIFICATION OF MORTGAGE (Continued)

due on July 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 July 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 JULY 15, 2020.

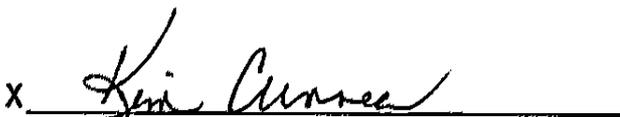
GRANTOR:

X 

 ESTEBAN LINAREZ

LENDER:

PROVIDENCE BANK & TRUST

X 

 Authorized Signer

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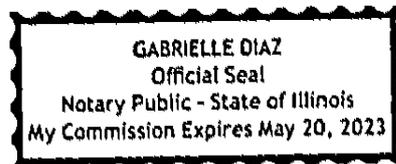
MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK

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) SS
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On this day before me, the undersigned Notary Public, personally appeared **ESTEBAN LINAREZ**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of September, 2020.

By Gabrielle Diaz Residing at 850 Madison St. Oak Park

Notary Public in and for the State of IL

My commission expires May 20, 2023

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF Will

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) SS
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On this 9th day of Sept, 2020 before me, the undersigned Notary Public, personally appeared Kim A. Cannon 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 Patrice E. Balocca Residing at _____

Notary Public in and for the State of Illinois

My commission expires _____

