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Doc#: 2203401071 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/03/2022 08:56 AM Pg: 1 of 4

RECORDATION REQUESTED BY:
Manufacturers Bank & Trust
Company
MBT Rochester Office
4408 W Frontage Rd Hwy 52
NW
Rochester, MN 55901

WHEN RECORDED MAIL TO:
Manufacturers Bank & Trust
Company
MBT Rochester Office
4408 W Frontage Rd Hwy 52
NW
Rochester, MN 55901

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Kathy Bruns
Manufacturers Bank & Trust Company
4408 W Frontage Rd Hwy 52 NW
Rochester, MN 55901

MODIFICATION OF MORTGAGE



#####%0740%02012022%#####

THIS MODIFICATION OF MORTGAGE dated February 1, 2022, is made and executed between Gregory S Schreck and Debra A Schreck; Husband and Wife (referred to below as "Grantor") and Manufacturers Bank & Trust Company, whose address is 4408 W Frontage Rd Hwy 52 NW, Rochester, MN 55901 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 30, 2014 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 30, 2014 in the office of the Cook County Recorder of Deeds as Doc# 1412039017 in the amount of \$230,000.00.

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 2104 W Addison St # 1, Chicago, IL 60618-6124. The Real Property tax identification number is 14-19-129-040-1001.

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

Modify this mortgage to increase the amount of credit this mortgage secures to \$341,250.00 from \$230,000.00 (increase of \$111,250.00).

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.

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MODIFICATION OF MORTGAGE (Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 2022.

GRANTOR:

X *Gregory S Schreck*
Gregory S Schreck

X *Debra A Schreck*
Debra A Schreck

LENDER:

MANUFACTURERS BANK & TRUST COMPANY

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Minnesota)
) SS
COUNTY OF Olmsted)

On this day before me, the undersigned Notary Public, personally appeared **Gregory S Schreck**, 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 31st day of January, 20 22.

By *Katherine L Bruns* Residing at 455 Rochester MN

Notary Public in and for the State of Minnesota

My commission expires 1/31/2026



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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Minnesota)
) SS
 COUNTY OF Olmsted)

On this day before me, the undersigned Notary Public, personally appeared **Debra A Schreck**, 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 31st day of January, 2022.
 By Katherine L Bruns Residing at Rochester MN

Notary Public in and for the State of Minnesota
 My commission expires 1/31/2026



LENDER ACKNOWLEDGMENT

STATE OF Minnesota)
) SS
 COUNTY OF Olmsted)

On this 31st day of January, 2022 before me, the undersigned Notary Public, personally appeared Jason Wanger and known to me to be the Vice President, authorized agent for Manufacturers Bank & Trust Company that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Manufacturers Bank & Trust Company, duly authorized by Manufacturers Bank & Trust Company 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 Manufacturers Bank & Trust Company.

By Katherine L Bruns Residing at Rochester, MN

Notary Public in and for the State of Minnesota
 My commission expires 1/31/2026



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Exhibit "A"

PARCEL 1: UNIT 1 IN THE 2104 W. ADDISON PLACE CONDOMINIUM, AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 27 IN GOODE'S SUBDIVISION OF THE EAST HALF OF BLOCK 4 IN SELLER'S SUBDIVISION OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS: WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 0504139073, TOGETHER WITH THE UNDIVIDED PERCENTAGE OWNERSHIP INTEREST APPURTENANT THERETO.

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE G-1, A LIMITED COMMON ELEMENT, AS RESERVED IN THE DECLARATION OF CONDOMINIUM AND SURVEY RECORDED AS DOCUMENT NUMBER 0504139073.

Property of Cook County Clerk's Office