

Doc#: 2204739029 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/16/2022 11:18 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

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

WHEN RECORDED MAIL TO:

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

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Candace Brenner, Commercial Services Associate
Providence Bank & Trust
630 East 162nd Street
South Holland, IL 60473

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 8, 2021, is made and executed between CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee on behalf of CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 11, 2004, AND KNOWN AS TRUST NO. 1112991, whose address is 10 S. LASALLE STREET #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 March 11, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on March 30, 2004 as Document No. 0409004165.

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

LOTS 47 AND 48 IN BLOCK 27 IN IRONWORKER'S ADDITION TO SOUTH CHICAGO, BEING A SUBDIVISION OF THE SOUTH FRACTIONAL 1/2 OF FRACTIONAL SECTION 8, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10401-03 SOUTH EWING, CHICAGO, IL 60617. The Real Property tax identification number is 26-08-322-048-0000.

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

DEFINITIONS:

Note. The word "Note" means the promissory note dated December 8, 2021, in the original principal amount of \$289,145.78 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 rate on the Note is 4.750% 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

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MODIFICATION OF MORTGAGE

(Continued)

\$2,259.33 each and one irregular last payment estimated at \$217,057.95. Borrower's first payment is due January 8, 2022, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on December 8, 2026, 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 December 8, 2026.

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.

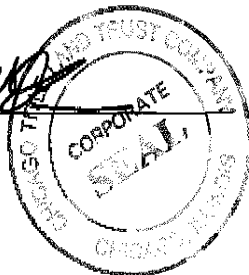
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 8, 2021.

GRANTOR:

CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 11, 2004, AND KNOWN AS TRUST NO. 1112991

CHICAGO TITLE LAND TRUST COMPANY, not personally but as Trustee under that certain trust agreement dated 03-11-2004 and known as CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 11, 2004, AND KNOWN AS TRUST NO. 1112991.

By: *[Signature]*
TRUST OFFICER



LENDER:

PROVIDENCE BANK & TRUST

X *[Signature]*
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 Illinois)

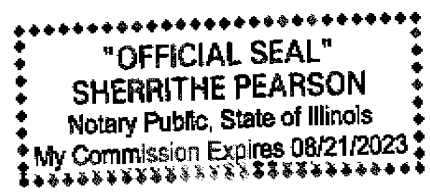
COUNTY OF Cook) SS)

On this 7th day of February, 2022 before me, the undersigned Notary Public, personally appeared TRUST OFFICER, Carrie H. Barth of CHICAGO TITLE LAND TRUST COMPANY, Trustee of CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 11, 2004, AND KNOWN AS TRUST NO. 1112991, 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 Chicago IL

Notary Public in and for the State of Illinois

My commission expires _____



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MODIFICATION OF MORTGAGE

(Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF Cook)

On this 8th day of December, 2021 before me, the undersigned Notary Public, personally appeared Doreen Stewart and known to me to be the VP Commercial Services, 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 Sandra D Smith Residing at 7801 S State Street

Notary Public in and for the State of IL

My commission expires 7/27/2025



Cook County Clerk's Office