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RECORDATION REQUESTED BY:

GreenState Credit Union
Oak Brook Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

Doc#. 2206907106 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/10/2022 06:47 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

GreenState Credit Union
Oak Brook Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

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GreenState Credit Union
Oak Brook Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

40029730-DD1 1/1

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Michelle Bernier
GreenState Credit Union
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 15, 2022, is made and executed between Ismael Nieves and Aurea Nieves, husband and wife, as Joint Tenants, whose address is 5701 W. Dakin Street, Chicago, IL 60634 (referred to below as "Grantor") and GreenState Credit Union, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 27, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 1, 2017 by the Cook County Recorder of deeds and known as recording #1703206200.

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

LOT 1 IN SUBDIVISION OF LOT 22 AND NORTH 1/2 OF LOT 21 IN BLOCK 5 IN HANSBROUGH AND HESS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1857 N. Humboldt Blvd, Chicago, IL 60647. The Real Property tax identification number is 13-36-312-001.

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

Extend the maturity date to February 15, 2027. The loan is being increased to \$515,000.00. The interest rate is being changed to a fixed rate of 3.75%. New principal and interest payments in the amount of \$2,648.00 will be due on the 15th of each month beginning on March 15, 2022 and will continue until

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MODIFICATION OF MORTGAGE

(Continued)

maturity or the loan is paid in full. The loan will have a 5%, 4%, 3%, 2%, .1% prepayment penalty. There will be no penalty on the sale of the property to a third party. A loan covenant for a minimum debt service coverage of 1.15x is being added at this time. All other terms and conditions will remain the same.

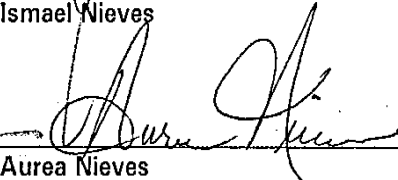
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 FEBRUARY 15, 2022.

GRANTOR:

X 

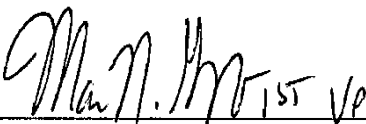
Ismael Nieves

X 

Aurea Nieves

LENDER:

GREENSTATE CREDIT UNION

X 

Authorized Signer

Clerk of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF DuPage)

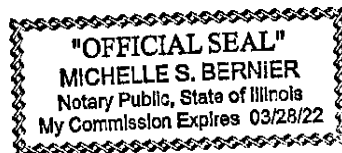
On this day before me, the undersigned Notary Public, personally appeared **Ismael Nieves and Aurea Nieves**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 15th day of February, 2022.

By Michelle S. Bernier Residing at _____

Notary Public in and for the State of IL

My commission expires 3-28-22



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF DuPage)

On this 15th day of Feb., 2022 before me, the undersigned Notary Public, personally appeared MARC GRAYZLO and known to me to be the M.P., authorized agent for **GreenState Credit Union** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **GreenState Credit Union**, duly authorized by **GreenState Credit Union** 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 **GreenState Credit Union**.

By Michelle S. Bernier Residing at _____

Notary Public in and for the State of IL

My commission expires 3-28-22

