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KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 04/01/2022 10:09 AM PG: 1 OF 4

Space Above This Line For Recording Data

This instrument was prepared by , Central Bank Illinois - Rochelle, 340 May Mart Dr, Rochelle, IL 61068
When recorded return to , Central Bank Illinois - Rochelle, 340 May Mart Dr, Rochelle, IL 61068

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this real Estate Modification (Modification) is February 28, 2022. The parties and their addresses are:

MORTGAGOR:

427 RIDGELAND AVE, LLC
An Illinois Limited Liability Company
13140 Meadow Hill Lane
Lemont, IL 60439-0000

LENDER:

CENTRAL BANK ILLINOIS
Organized and existing under the laws of Illinois
340 May Mart Dr
Rochelle, IL 61068

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1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated July 12, 2018 and recorded on July 25, 2018 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at 1820633216 and covered the following described Property:

THE SOUTH 50 FEET OF LOTS 1, 2 AND 3 AND THE SOUTH 50 FEET OF THE EAST HALF OF LOT 4 (EXCEPT THE WEST 10 FEET OF THE SOUTH 50 FEET OF THE EAST HALF OF SAID LOT 4) IN BLOCK 7, IN THE VILLAGE OF RIDGELAND, BEING A SUBDIVISION OF THE EAST HALF OF THE EAST HALF OF SECTION 7 AND THE NORTHWEST QUARTER OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 8, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO A STRIP OF LAND 7 1/2 FEET IN WIDTH ADJOINING SAID LOTS ALONG THE SOUTH BOUNDARY LINE THEREOF, ALL IN COOK COUNTY, ILLINOIS.

The property is located in Cook County at 427 Ridgeland Avenue, Oak Park, Illinois 60302.

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2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated February 28, 2022, from Mortgagor to Lender, with a loan amount of \$974,522.40 and maturing on February 28, 2027.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

427 Ridgeland Ave, LLC

By Thomas J. Distasio
Thomas J Distasio, Member/Manager

Date 2/28/22

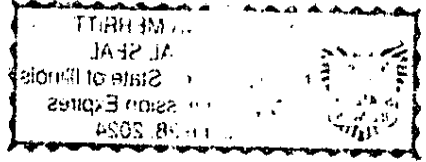
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LENDER:

Central Bank Illinois

By Earl Fleming
Earl T Fleming, VP

Date 2/29/22



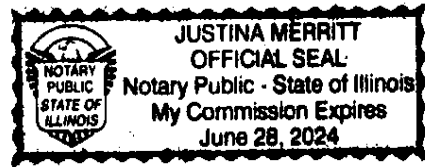
ACKNOWLEDGMENT.

STATE OF ILLINOIS, COUNTY OF OGLE ss.

This instrument was acknowledged before me this 25th day of February 2022 by Thomas J Distasio - Member/Manager of 427 Ridgeland Ave, LLC, a Limited Liability Company on behalf of the Limited Liability Company.

My commission expires:
June 28, 2024

Justina Merritt
(Notary Public)
Justina Merritt



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(Lender Acknowledgment)

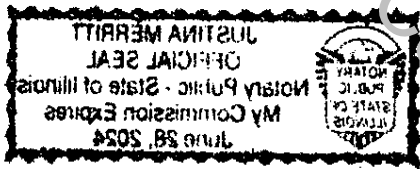
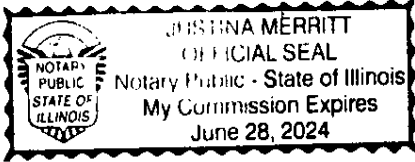
STATE OF ILLINOIS, COUNTY OF OGLE ss.

This instrument was acknowledged before me this 25th day of February 2022 by Earl T Fleming -- VP of Central Bank Illinois, a corporation, on behalf of the corporation.

My commission expires:

June 28, 2024

Justina Merritt
(Notary Public)
Justina Merritt



Property of Cook County Clerk's Office