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Doc#: 2210401128 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/14/2022 08:03 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

**FirstSecure Bank and Trust
Co.
1 N Constitution Drive
Aurora, IL 60506**

WHEN RECORDED MAIL TO:

**FirstSecure Bank and Trust
Co.
1 N Constitution Drive
Aurora, IL 60506**

SEND TAX NOTICES TO:

**FirstSecure Bank and Trust
Co.
10360 South Roberts Road
Palos Hills, IL 60465**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Maryellen Howard, Commercial Loan Processor
First Secure Bank and Trust Co.
10360 South Roberts Road
Palos Hills, IL 60465**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 24, 2022, is made and executed between **CRISTIAN M NICOLAIE** and **NICOLETA C NICOLAIE**, Husband and Wife, whose address is 122 Bobby Lane, Mount Prospect, IL 60056 (referred to below as "Grantor") and **First Secure Bank and Trust Co.**, whose address is 10360 South Roberts Road, Palos Hills, IL 60465 (referred to below as "Lender")

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 2, 2020 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on March 16, 2020 as Document Number 2007645033 with the Cook County, Illinois Recorder.

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

LOT 20 IN BLOCK 13 IN ARTHUR T. MCINTOSH AND COMPANY'S ADDITION TO DES PLAINES HEIGHTS, BEING A SUBDIVISION OF THAT PART EAST OF RAILROAD OF THE SOUTH HALF OF THE SOUTH EAST QUARTER OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART WEST OF DES PLAINES ROAD OF THE SOUTH HALF OF THE SOUTH WEST QUARTER (EXCEPT 4 ACRES IN THE NORTH EAST CORNER) OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1792 E. Oakton Street, Des Plaines, IL 60018. The Real Property tax identification number is 09-21-312-021-0000.

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

Increase Loan Amount from \$322,000.00 to \$439,777.00.

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657807

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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 JANUARY 24, 2022.

GRANTOR:

x 

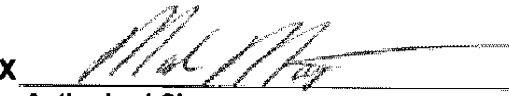
CRISTIAN M NICOLAIE

x 

NICOLETA C NICOLAIE

LENDER:

FIRST SECURE BANK AND TRUST CO.

x 

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Kane)

On this day before me, the undersigned Notary Public, personally appeared **CRISTIAN M NICOLAIE** and **NICOLETA C NICOLAIE**, 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 24th day of JANUARY, 2022.

By Meredith Keen Residing at Avonra, Illinois

Notary Public in and for the State of ILLINOIS

My commission expires 01/07/2025



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Kane)

On this 24th day of January, 2022 before me, the undersigned Notary Public, personally appeared Mark Mascheck and known to me to be the Vice President, authorized agent for **First Secure Bank and Trust Co.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Secure Bank and Trust Co.**, duly authorized by **First Secure Bank and Trust Co.** 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 **First Secure Bank and Trust Co.**

By Meredith Keen Residing at Avonra, Illinois

Notary Public in and for the State of ILLINOIS

My commission expires 01/07/2025



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657807

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