

# UNOFFICIAL COPY

## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



**Report Mortgage Fraud**  
**844-768-1713**

Doc#: 2211201009 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/22/2022 06:05 AM Pg: 1 of 3

The property identified as: **PIN: 02-22-112-007-0000**

**Address:**

**Street:** 587 W. Helen Rd.

**Street line 2:**

**City:** Palatine

**State:** IL

**ZIP Code:** 60067

**Lender:** Algonquin State Bank

**Borrower:** Iurii Chernyshov

**Loan / Mortgage Amount:** \$825,367.93

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity or person.

**Certificate number:** 92A11B53-41A6-4E30-9A5E-475A60DBEC56

**Execution date:** 2/22/2022

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Prepared by and return to:  
 Jan Peterson for  
 ALGONQUIN STATE BANK  
 PO Box 7727  
 Algonquin, IL 60102

## MORTGAGE (TRUST DEED) AND NOTE MODIFICATION AGREEMENT

This Agreement is made and entered into this 22nd day of February, 2022 by, between and among Iurii Chernyshov, (hereinafter referred to as Mortgagor) and Algonquin State Bank, (hereinafter referred to as Bank) for the purpose of modifying the maturity date of a certain Note, dated October 1, 2020 and secured by a certain Mortgage dated October 1, 2020 and recorded on November 6, 2020 as Document No. 2031162012, subsequently modified on November 1, 2021, subsequently modified on January 24, 2022 affecting the following described property:

LOT 9 IN BLOCK 4 IN A. T. MCINTOSH AND COMPANY'S NORTHWEST ACRES UNIT NUMBER 2, A SUBDIVISION IN THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 22, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN #02-22-112-007-0000 AND 02-22-112-020-0000

COMMONLY KNOWN AS: 587 W. Helen Rd., Palatine, IL 60067

The parties intend to modify the maturity date, and intend to ratify all other terms, provisions, covenants, promises and agreements of the Note and Mortgage. The balance of the loan is EIGHT HUNDRED TWENTY FIVE THOUSAND THREE HUNDRED SIXTY SEVEN AND 93/100 DOLLARS (\$825,367.93).

The old maturity date was: March 1, 2022

The new maturity date is: June 1, 2022

The monthly payment of interest only stays the same. In all other respects not inconsistent with this modification, including specifically but not limited to the waiver of homestead and/or redemption right as contained in the aforesaid security agreement, the aforesaid security agreement is ratified and reaffirmed.

\_\_\_\_\_  
 Iurii Chernyshov

logged  
 OK

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ACCEPTED:

ALGONQUIN STATE BANK

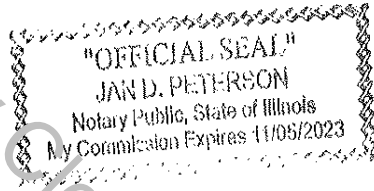
BY: [Signature] ATTEST: [Signature]

TITLE: SVP TITLE: ESP

State of Illinois )  
County of McHenry ) SS

The undersigned, a notary public in and for said county, hereby certifies that Iurii Chernyshov, personally known to me, appeared before me and acknowledged that they signed, sealed and delivered the aforesaid instrument as their free and voluntary act, for uses and purposes set forth therein, including the waiver of homestead rights.

[Signature]  
Notary Public



Property of Cook County Clerk's Office