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Doc#. 2218121289 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 06/30/2022 09:00 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

Wintrust Bank, N.A.
231 S. LaSalle
Chicago, IL 60604

WHEN RECORDED MAIL TO:

Wintrust Bank, N.A.
9801 W Higgins, Suite 400
Rosemont, IL 60018

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Loan Operations, Loan Documentation Administrator
Wintrust Bank
231 S. LaSalle
Chicago, IL 60604

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 18, 2022, is made and executed between Darryl R. Davidson and Ruth E. Krugly, husband and wife, as tenants by the entirety (referred to below as "Grantor") and Wintrust Bank, N.A., whose address is 231 S. LaSalle, Chicago, IL 60604 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 30, 2016 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 24, 2016 in the Cook County Recorder's Office as document no. 1605549139

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

LOT 104 IN INDIAN HILL ESTATES UNIT NO. 2 A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 922 Pontiac Road, Wilmette, IL 60091. The Real Property tax identification number is 05-29-424-003-0000.

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

The Maximum Lien amount shall be increased to \$600,000.00

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 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

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MODIFICATION OF MORTGAGE (Continued)

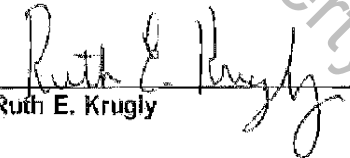
Page 2

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 JUNE 18, 2022.

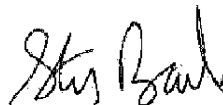
GRANTOR:

X 
Darryl R. Davidson

X 
Ruth E. Krugly

LENDER:

WINTRUST BANK, N.A.

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Darryl R. Davidson and Ruth E. Krugly**, 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 18 day of JUNE, 2022.

By JOHN B MCGUINNESS Residing at 1145 WILMETTE AVE WILMETTE IL 60091

Notary Public in and for the State of ILLINOIS

My commission expires 10/19/2025



LENDER ACKNOWLEDGMENT

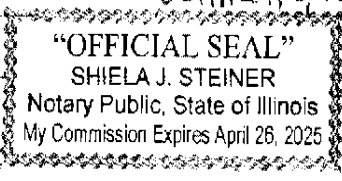
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 18 day of JUNE, 2022 before me, the undersigned Notary Public, personally appeared John B McGinness and known to me to be the Relationship Banking Officer, authorized agent for **Wintrust Bank, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Wintrust Bank, N.A.**, duly authorized by **Wintrust Bank, N.A.** 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 **Wintrust Bank, N.A.**.

By Shiela J Steiner Residing at 1145 Wilmette Ave Wilmette IL 60091

Notary Public in and for the State of IL

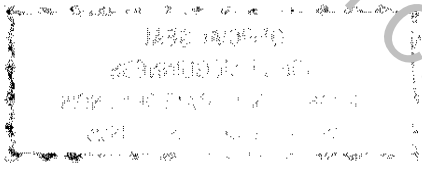
My commission expires 04/26/2025



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MODIFICATION OF MORTGAGE (Continued)

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