

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

American Bank and Trust  
Company, N.A.  
4301 East 53rd Street  
Davenport, IA 52807

Doc#. 2301241047 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 01/12/2023 10:04 AM Pg: 1 of 5

**WHEN RECORDED MAIL TO:**

American Bank and Trust  
Company, N.A.  
Davenport Main Office  
4301 East 53rd Street  
Davenport, IA 52807

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Linda Nofsker, Consumer Loan Processor  
American Bank and Trust Company, N.A.  
1600 4TH AVE  
ROCK ISLAND, IL 61201

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated November 30, 2012, is made and executed between THOMAS F VALERIUS and SUSANNA LIN-VALERIUS; HUSBAND AND WIFE (referred to below as "Grantor") and American Bank and Trust Company, N.A. , whose address is 4301 East 53rd Street, Davenport, IA 52807 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 30, 2012 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded as document number 1235229006 on 12/17/2012 and modified on 11/06/2017 recorded as document number 1733813000 on 12/4/2017.

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

See EXHIBIT A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1742 N WINNEBAGO AVE APT A, CHICAGO, IL 60647. The Real Property tax identification number is 14-31-319-042.

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

**Maturity date is extended to 12/01/2027.**

**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

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## MODIFICATION OF MORTGAGE

(Continued)

parties, makers and endorser 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 NOVEMBER 30, 2012.**

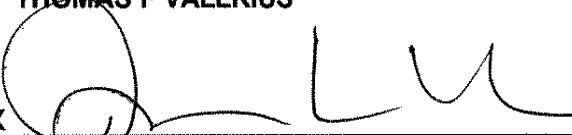
**GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.**

This Notice is required by Iowa law. In this Notice the term "you" means the Grantor named above.

**NOTICE TO CONSUMER: 1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.**


**GRANTOR:**

X   
\_\_\_\_\_  
THOMAS F VALERIUS

X   
\_\_\_\_\_  
SUSANNA LIN-VALERIUS

**LENDER:**

**AMERICAN BANK AND TRUST COMPANY, N.A.**

X   
\_\_\_\_\_  
Kent A Stoefen, Loan Officer

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

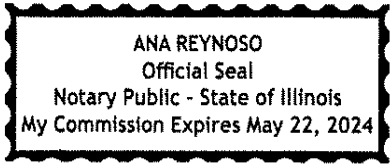
On this day before me, the undersigned Notary Public, personally appeared **THOMAS F VALERIUS and SUSANNA LIN-VALERIUS, HUSBAND AND WIFE**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 14th day of December, 2022.

By Ana Reynoso Residing at 1658 N Milwaukee ave

Notary Public in and for the State of Illinois

My commission expires May 22, 2024



### LENDER ACKNOWLEDGMENT

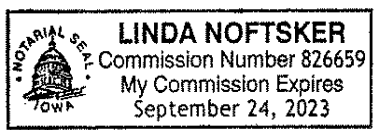
STATE OF Iowa )  
 ) SS  
 COUNTY OF Scott )

On this 22nd day of December, 2022 before me, the undersigned Notary Public, personally appeared **Kent A Stofen** and known to me to be the **Loan Officer**, authorized agent for **American Bank and Trust Company, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **American Bank and Trust Company, N.A.**, duly authorized by **American Bank and Trust Company, 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 **American Bank and Trust Company, N.A.**

By Kent A Stofen Residing at Bettendorf

Notary Public in and for the State of Iowa

My commission expires 9/24/2023



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## MODIFICATION OF MORTGAGE

(Continued)

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**Originator Names and Nationwide Mortgage Licensing System and Registry IDs:**

Organization: **American Bank and Trust Company,** NMLSR ID: **411457**  
**N.A.**

Individual: **KENT A STOEFFEN** NMLSR ID: **631563**

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EXHIBIT A

PIN: 14-31-319-042-0000

PARCEL 1: THAT PART OF LOTS 23, 24, 25 AND 26 TAKEN AS A SINGLE TRACT OF LAND IN BLOCK 3 IN ISHAM'S RESUBDIVISION OF PARTS OF BLOCKS 3, 4 AND 5 OF ISHAM'S SUBDIVISION OF THE NORTH ½ OF THE SOUTH ½ OF THE SOUTHWEST ¼ OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID TRACT; THENCE NORTH 89 DEGREES 45 MINUTES 25 SECONDS EAST ALONG THE NORTH LINE OF SAID TRACT, 64.37 FEET TO THE PLACE OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 45 MINUTES 25 SECONDS EAST ALONG THE NORTH LINE OF SAID TRACT, 13.26 FEET TO ITS INTERSECTION WITH THE NORTHEASTERLY LINE OF SAID TRACT; THENCE SOUTH 42 DEGREES 04 MINUTES 10 SECONDS WEST 26.15 FEET; THENCE SOUTH 47 DEGREES 55 MINUTES 50 SECONDS EAST 8.25 FEET; THENCE SOUTH 42 DEGREES 04 MINUTES 10 SECONDS WEST 6.28 FEET; THENCE SOUTH 89 DEGREES 45 MINUTES 25 SECONDS WEST 33.56 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST 62.10 FEET, TO THE PLACE OF BEGINNING ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS FOR THE BENEFIT OF PARCEL 1 FOR INGRESS, EGRESS USE AND ENJOYMENT AS CREATED THE DECLARATION OF URBAN GARDNES RECORDED AS DOCUMENT NUMBER 96-925289.

Clerk's Office  
Cook County