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Doc#. 2303045061 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 01/30/2023 09:52 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
LAKESIDE BANK
Loan Operations
1055 W ROOSEVELT RD
CHICAGO, IL 60608

SEND TAX NOTICES TO:
LAKESIDE BANK
UIC/NEAR WEST
1055 W ROOSEVELT RD
CHICAGO, IL 60608

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Lady McGuire
LAKESIDE BANK
1055 W ROOSEVELT RD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE



#####074002112022#####/

THIS MODIFICATION OF MORTGAGE dated February 11, 2022, is made and executed between Chang Fei Zheng and Feng Qin Lin, husband and wife, as joint tenants, whose address is 5032 Jurlath Ave, Skokie, IL 60077 (referred to below as "Grantor") and Lakeside Bank, whose address is 1055 W Roosevelt, Chicago, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 11, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded at the Cook County Recorder of Deeds on August 15, 2008 as Document Number 0822801063.

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

LOT 24 IN KEELEY'S SUBDIVISION OF THE SOUTH PARK OF LOT 6 IN BLOCK 25 IN CANAL TRUSTEE'S SUBDIVISION OF BLOCKS IN THE SOUTH FRACTIONAL 1/2 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1006 West 31st Street, Chicago, IL 60608-5627. The Real Property tax identification number is 17-29-422-077-0000.

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

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MODIFICATION OF MORTGAGE (Continued)

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Delete and restate Note definition as follows: Note. The word "Note" means the Promissory Note dated July 11, 2008, in the original principal amount of \$315,000.00 from Borrower to Lender, together with all renewals, extensions, modifications, refinancings, consolidations, and substitutions thereof. NOTICE: Under no circumstances shall the interest rate on this Mortgage be more than the maximum rate allowed by applicable law. All other terms and conditions shall remain in full force and effect.

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 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 FEBRUARY 11, 2022.

GRANTOR:

x Chang Fei Zheng
Chang Fei Zheng

x Feng Qin Lin
Feng Qin Lin

LENDER:

LAKESIDE BANK

x Authorized Signer
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 **Chang Fei Zheng**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25TH day of MARCH, 20 22.

By *Albert King* Residing at CHICAGO

Notary Public in and for the State of ILLINOIS

My commission expires 08/07/2024



INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

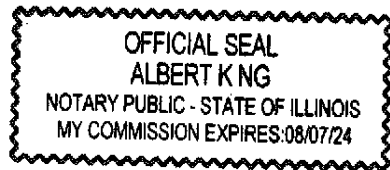
On this day before me, the undersigned Notary Public, personally appeared **Feng Qin Lin**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25TH day of MARCH, 20 22.

By *Albert King* Residing at CHICAGO

Notary Public in and for the State of ILLINOIS

My commission expires 08/07/2024



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) SS

On this 25TH day of MARCH, 2022 before me, the undersigned Notary Public, personally appeared JENNIFER LEE and known to me to be the VP, authorized agent for **Lakeside Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Lakeside Bank**, duly authorized by **Lakeside Bank** 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 **Lakeside Bank**

By [Signature] Residing at CHICAGO

Notary Public in and for the State of ILLINOIS

My commission expires 08/07/2024



County Clerk's Office