

# UNOFFICIAL COPY

Doc#. 2303310019 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/02/2023 09:54 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

**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 October 27, 2022, is made and executed between IBRAHIM A TLAIB, a married person, whose address is 6951 W 156th Place, Oak Forest, IL 60452 (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 April 22, 2019 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 25, 2019 as Document Number 1911555038 with the Cook County, Illinois Recorder.

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

THAT PART OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 33, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE INDIAN BOUNDARY LINE DESCRIBED AS FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE SOUTH EDGE OF THE RIGHT OF WAY OF 127TH STREET WITH THE EAST EDGE OF THE RIGHT OF WAY OF SOUTH HALSTED STREET, SAID POINT OF INTERSECTION BEING 33 FEET SOUTH OF THE NORTH LINE AND 50 FEET EAST OF THE WEST LINE OF SAID SECTION; THENCE SOUTH ALONG THE EAST EDGE OF THE RIGHT OF WAY OF SOUTH HALSTED STREET AND 50 FEET EAST OF AND PARALLEL TO THE WEST LINE OF SAID SECTION, A DISTANCE OF 123 FEET; THENCE EAST ALONG A LINE PARALLEL TO THE NORTH LINE OF SAID SECTION, A DISTANCE OF 108 FEET; THENCE NORTH ALONG A LINE PARALLEL TO THE WEST LINE OF SAID SECTION, A DISTANCE OF 123 FEET TO THE SOUTH EDGE OF THE RIGHT OF WAY OF 127TH STREET; THENCE WEST ALONG THE SOUTH EDGE OF THE RIGHT OF WAY OF 127TH STREET AND 33 FEET SOUTH OF AND PARALLEL TO THE NORTH LINE OF SAID SECTION, A DISTANCE OF 108 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 12701 S Halsted Avenue, Chicago, IL 60628. The

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657635

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Real Property tax identification number is 25-33-100-004-0000.

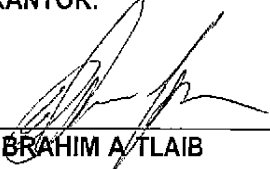
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

**Interest Rate is hereby increased from a Fixed Rate of 6.000% to 6.500%. Monthly Principal and Interest payment will increase from \$911.65 to \$974.34. Extend Maturity Date from October 27, 2022 to October 27, 2027. All other terms and conditions of the original promissory note and any/all renewals, extensions, change in terms agreements or amendments to note, remain unchanged and 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.

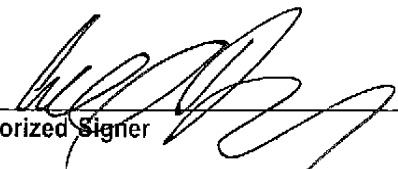
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 27, 2022.**

GRANTOR:

X   
\_\_\_\_\_  
IBRAHIM A. TLAIB

LENDER:

FIRST SECURE BANK AND TRUST CO.

X   
\_\_\_\_\_  
Authorized Signer

DeKalb County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657635

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

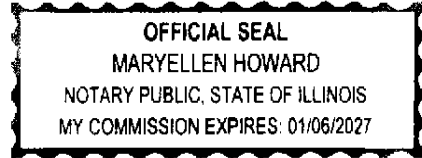
On this day before me, the undersigned Notary Public, personally appeared **IBRAHIM A TLAIB**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 31st day of January, 2023.

By Maryellen Howard Residing at Rockdale, IL

Notary Public in and for the State of Illinois

My commission expires 01/06/27



### LENDER ACKNOWLEDGMENT

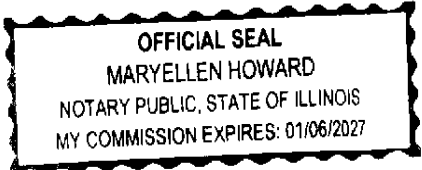
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 31st day of January, 2023 before me, the undersigned Notary Public, personally appeared Will Ramirez 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 Maryellen Howard Residing at Rockdale, IL

Notary Public in and for the State of Illinois

My commission expires 01/06/27



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657635

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