

# UNOFFICIAL COPY

Doc#. 2304610171 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/15/2023 03:45 PM 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

**SEND TAX NOTICES TO:**

FirstSecure Bank and Trust  
Co.  
10360 South Roberts Road  
Palos Hills, IL 60465

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 December 11, 2022, is made and executed between NAIM A M MASSAD, a married person, whose address is 9312 173rd Place, Tinley Park, IL 60487 (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 September 11, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 02, 2017 as Document Number 1727546247 with the Cook County, Illinois Recorder.

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

LOT 217, IN TIMBER ESTATES PHASE II, BEING A SUBDIVISION OF PART OF THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 27, ALSO PART OF THE EAST HALF OF THE SOUTHWEST QUARTER OF SECTION 27, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 9312 W 173rd Place, Tinley Park, IL 60487. The Real Property tax identification number is 27-27-309-002-0000.

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

Interest Rate is hereby amended from a Fixed Rate of 5.500% to 6.500%. Monthly Principal and Interest payment is hereby amended from \$1,410.94 to \$1,771.09 plus monthly real estate tax escrow payments that may periodically change from time to time. Extend Maturity Date from December 11, 2022 to December 11, 2025. 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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657518

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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.

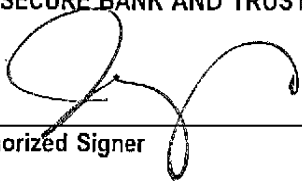
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 11, 2022.**

GRANTOR:

X                     *massad*                      
NAIM A M MASSAD

LENDER:

FIRST SECURE BANK AND TRUST CO.

X                                           
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657518

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

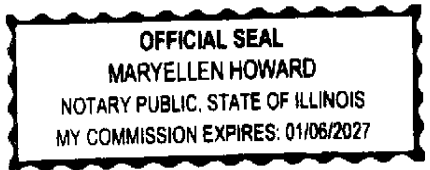
On this day before me, the undersigned Notary Public, personally appeared **NAIM A M MASSAD**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 14th day of February, 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

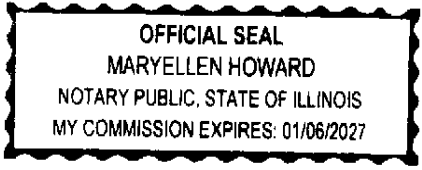
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 14th day of February, 2023 before me, the undersigned Notary Public, personally appeared Joe Kirkeena and known to me to be the President & CEO, 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: 11657518

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