

2332043

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Doc#: 2305208088 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/21/2023 11:58 AM Pg: 1 of 4

RECORDATION REQUESTED BY:
Evergreen Bank Group
Oak Brook Office
1515 West 22nd Street, Suite
100W
Oak Brook, IL 60523

WHEN RECORDED MAIL TO:
Evergreen Bank Group
Oak Brook Office
1515 West 22nd Street, Suite
100W
Oak Brook, IL 60523

SEND TAX NOTICES TO:
JOHN SWIATOWIEC
PATRICIA SWIATOWIEC
5214 W SEMINOLE ST
CHICAGO, IL 60646-2769

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
TERRI L. DUBOIS
Evergreen Bank Group
1515 West 22nd Street, Suite 100W
Oak Brook, IL 60523

PRAIRIE TITLE
6821 W. NORTH AVE.
OAK PARK, IL 60302

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 11, 2023, is made and executed between JOHN SWIATOWIEC and PATRICIA SWIATOWIEC, HUSBAND AND WIFE (referred to below as "Grantor") and Evergreen Bank Group, whose address is 1515 West 22nd Street, Suite 100W, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 20, 2022 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED OCTOBER 17, 2022 AS DOCUMENT NO. 2229033057.

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 5214 W SEMINOLE ST, CHICAGO, IL 60646-2769. The Real Property tax identification number is 13-04-312-084-0000.

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

PRINCIPAL LOAN AMOUNT INCREASED FROM \$50,000.00 TO \$90,000.00, MARGIN ADDED TO INDEX REMAINS THE SAME 0.75%, CORRESPONDING FLOOR RATE REMAINS THE SAME 3.75% AND MATURITY DATE EXTENDED FROM AUGUST 20, 2042 TO FEBRUARY 11, 2043 .

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

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MODIFICATION OF MORTGAGE (Continued)

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, 2023.

GRANTOR:

X 

JOHN SWIATOWIEC

X 

PATRICIA SWIATOWIEC

LENDER:

EVERGREEN BANK GROUP

X 

Siena Nassiri, Vice President

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

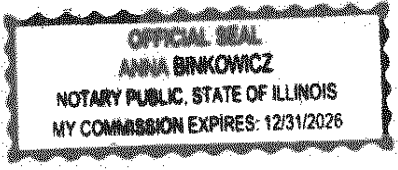
INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **JOHN SWIATOWIEC** and **PATRICIA SWIATOWIEC**, 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 11th day of Feb, 2023.
 By Anna Binkowicz Residing at NORRIDGE, IL

Notary Public in and for the State of ILLINOIS
 My commission expires 12/31/2026



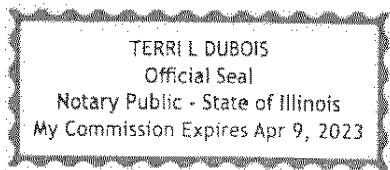
LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 11th day of FEBRUARY, 2023 before me, the undersigned Notary Public, personally appeared **Siena Nassiri** and known to me to be the **Vice President**, authorized agent for **Evergreen Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Evergreen Bank Group**, duly authorized by **Evergreen Bank Group** 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 **Evergreen Bank Group**.

By Terril Dubois Residing at COOK COUNTY

Notary Public in and for the State of ILLINOIS
 My commission expires 4-9-23



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EXHIBIT A

LEGAL DESCRIPTION

LOT 55 IN EDGEBROOK GLEN I SUBDIVISION, BEING A RESUBDIVISION OF PARTS OF LOTS 5, 6 AND 7 IN KAY'S SUBDIVISION OF THE SOUTHWEST FRACTIONAL QUARTER AND PART OF THE SOUTHEAST FRACTIONAL QUARTER OF FRACTIONAL SECTION 4, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 23, 2007 AS DOCUMENT 0705415123, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 5214 W. Seminole Street, Chicago, IL 60646

PERMANENT INDEX NUMBER: 13-04-312-084-0000

Property of Cook County Clerk's Office