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Doc#. 2307533466 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/16/2023 02:53 PM Pg: 1 of 7

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 September 22, 2022, is made and executed between 1699 SAUK TRAIL LLC, an Illinois Limited Liability Company, whose address is 10122 South 80th Court, Palos Hills, IL 60465 (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 December 22, 2016 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on January 09, 2017 as Document Number 1700947097 with the Cook County, Illinois Recorder.

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

PARCEL 1: LOT 2 (EXCEPT THE EAST 359.23 FEET THEREOF AS MEASURED ON THE NORTH LINE THEREOF) IN BARGER'S SUBDIVISION, BEING A SUBDIVISION OF THAT PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 25, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE CENTER LINE OF THE LINCOLN HIGHWAY, FORMERLY KNOWN AS SAUK TRAIL ROAD, AND EAST OF THE EAST LINE OF PREMISES CONVEYED TO THE CATHOLIC BISHOP BY DEED RECORDED FEBRUARY 20, 1872 AS DOCUMENT 14116 IN BOOK 31 PAGE 435, ALL IN COOK COUNTY, ILLINOIS.

**1699 Sauk Trail Road, Sauk Village, IL 60411
32-25-302-021-0000**

The Real Property or its address is commonly known as 1699 Sauk Trail Road, Sauk Village, IL 60411. The Real Property tax identification number is 32-25-302-021-0000.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657426

Page 2

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

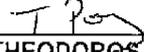
Interest Rate is hereby amended from a Fixed Rate of 5.000% to 6.250%. Monthly Principal and Interest Payment is hereby amended from \$7,065.65 to \$7,868.26 plus monthly real estate tax escrow payments that may periodically change from time to time. Extend Maturity Date from September 22, 2022 to September 22, 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 SEPTEMBER 22, 2022.

GRANTOR:

1699 SAUK TRAIL LLC

By: 
THEODOROS PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC

By: _____
GEORGE PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC

LENDER:

FIRST SECURE BANK AND TRUST CO.

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657426

Page 2

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

Interest Rate is hereby amended from a Fixed Rate of 5.000% to 6.250%. Monthly Principal and Interest Payment is hereby amended from \$7,065.65 to \$7,868.26 plus monthly real estate tax escrow payments that may periodically change from time to time. Extend Maturity Date from September 22, 2022 to September 22, 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 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 SEPTEMBER 22, 2022.

GRANTOR:

1699 SAUK TRAIL LLC

By: _____
THEODOROS PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC

By: _____
GEORGE PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC

LENDER:

FIRST SECURE BANK AND TRUST CO.

X  _____
Authorized Signer

County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657426

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LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

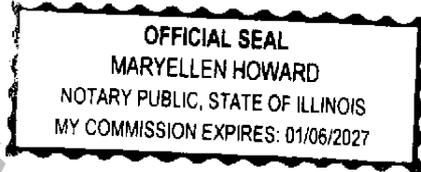
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 14th day of March, 2023 before me, the undersigned Notary Public, personally appeared ~~THEODOROS PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC, and GEORGE PANAGIOTOPOULOS, member of 1699 SAUK TRAIL LLC,~~ and known to me to be members or designated agents of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

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: 11657426

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LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF Illinois)

) SS

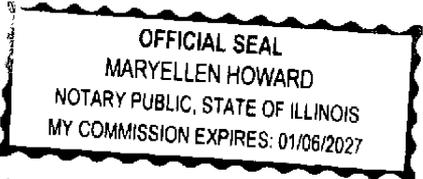
COUNTY OF Cook)

On this 14th day of March, 2023, before me, the undersigned Notary Public, personally appeared ~~THEODOROS PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC and~~ GEORGE PANAGIOTOPOULOS, Member of 1699 SAUK TRAIL LLC, and known to me to be members or designated agents of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By Maryellen Howard Residing at Rockdale, IL

Notary Public in and for the State of Illinois

My commission expires 01/06/27



PROBATE CLERK OF COOK COUNTY Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657426

Page 4

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) SS

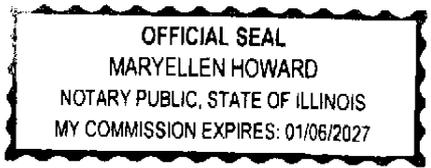
COUNTY OF Cook)

On this 14th day of March, 2023 before me, the undersigned Notary Public, personally appeared Joe Kirke-ang 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



PROPOSED BY COOK COUNTY CLERK'S OFFICE

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657426

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LENDER ACKNOWLEDGMENT

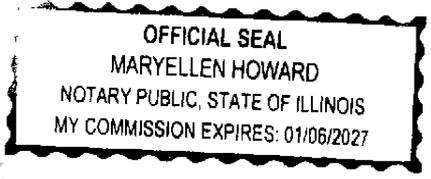
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 14th day of March, 2023 before me, the undersigned Notary Public, personally appeared Joe Kirkeeng 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



PROPERTY OF Cook County Clerk's Office