

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

FirstSecure Bank and Trust  
Co.  
1 N Constitution Drive  
Aurora, IL 60506

Doc#. 2308833093 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 03/29/2023 10:31 AM Pg: 1 of 4

**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 January 5, 2023, is made and executed between RICKY HOANG, SINH T DOAN, and GIGI T HOANG, whose address is 2918 W Balmoral Ave, Chicago, IL 60625 (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 October 5, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 13, 2017 as Document Number 1728642019 with the Cook County, Illinois Recorder.

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

UNIT NO. 3E IN CHINATOWN NORTH CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1, 2 AND 3 IN BLOCK 2 IN CONARROE'S RESUBDIVISION OF THAT PART OF ARGYLE LYING SOUTH OF THE CENTER LINE OF ARGYLE STREET IN THE SOUTHEAST FRACTIONAL QUARTER OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS; WHICH SURVEY IS ATTACHED AS EXHIBIT A TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 27353871 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 1065 W Argyle Street, Unit 3E, Chicago, IL 60640. The Real Property tax identification number is 14-08-410-023-1021.

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

Interest Rate is hereby increased from a Fixed Rate of 5.500% to 6.500%. Monthly Principal and Interest Payment is hereby amended from \$779.78 to \$844.38 a month plus monthly real estate tax escrow

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## MODIFICATION OF MORTGAGE

Loan No: 11657527

(Continued)

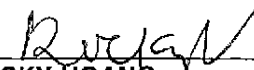
Page 2

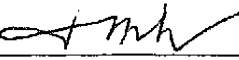
payments that may change periodically from time to time. Gigi T. Hoang and Sing T. Doan are removed as co-borrower's from this note. Extend Maturity Date from January 05, 2023 to January 05, 2028. All other terms and conditions of the original promissory note and any/all renewals, extensions, change 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 JANUARY 5, 2023.**

GRANTOR:


X   
RICKY HOANG

X   
SINH T DOAN

X   
GIGI T HOANG

LENDER:

FIRST SECURE BANK AND TRUST CO.

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 11657527

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

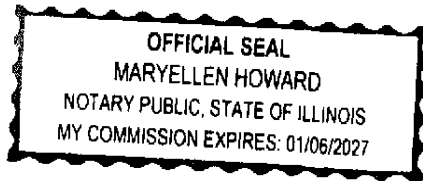
On this day before me, the undersigned Notary Public, personally appeared **RICKY HOANG; SINH T DOAN; and GIGI T HOANG**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 11th day of March, 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

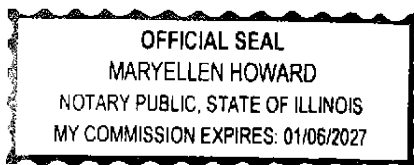
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 28th 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



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## MODIFICATION OF MORTGAGE

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Loan No: 11657527

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