

# UNOFFICIAL COPY

Doc#: 2309349114 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/03/2023 04:01 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 January 12, 2023, is made and executed between MOHAMMAD M MUSA, an unmarried person, whose address is 4851 N Central Ave, Chicago, IL 60630 (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 January 12, 2018 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 20, 2018 as Document Number 1805112005 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 3 IN JURUS SUBDIVISION IN PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 COMMENCING AT A POINT 791 FEET NORTH AND 50 FEET WEST OF THE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF SECTION 17; THENCE NORTH FOR A DISTANCE OF 300 FEET; THENCE WEST FOR DISTANCE OF 273.4 FEET; THENCE SOUTH FOR A DISTANCE OF 300 FEET; THENCE EAST FOR A DISTANCE OF 273.4 FEET; ALL IN SECTION 17, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 15350 Central Avenue, Oak Forest, IL 60452. The Real Property tax identification number is 28-17-204-005-0000.

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

Interest Rate is hereby amended from a Fixed Rate of 6.000% to 6.5000%. Monthly loan payments is hereby amended from Principal and Interest payments of \$608.73 to \$791.35 plus monthly real estate tax escrow payments that may periodically change from time to time. Reflection Remodeling & Construction

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657556

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LLC is being added as the Primary Borrower with Mohammad M Musa being moved to a Personal Guarantor. Extend Maturity Date from January 12, 2023 to January 12, 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.

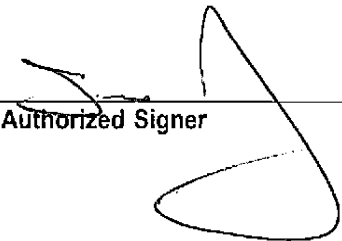
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 12, 2023.**

GRANTOR:

X   
MOHAMMAD M MUSA

LENDER:

FIRST SECURE BANK AND TRUST CO.

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657556

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

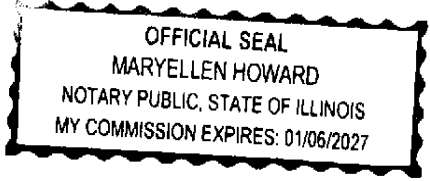
On this day before me, the undersigned Notary Public, personally appeared **MOHAMMAD M MUSA**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 30th 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

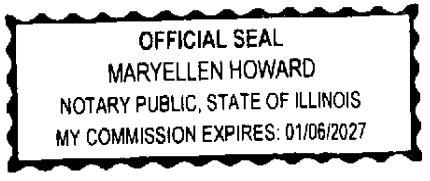
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 30th day of March, 2023 before me, the undersigned Notary Public, personally appeared Terry Johnson 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: 11657556

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