

# UNOFFICIAL COPY

Doc#: 2309441031 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/04/2023 09:46 AM 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 September 8, 2022, is made and executed between K & E INVESTMENT GROUP INC., whose address is 10216 Cook Ave, Oak Lawn, IL 60453 (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 June 8, 2017 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on June 12, 2017 as Document Number 1716317064 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 21 IN BLOCK 3 IN RIDGELAND PARK, A SUBDIVISION OF THAT PART LYING WEST OF AND ADJOINING THE CENTER LINE OF NEENAH BROOK OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, SAID CENTER LINE OF NEENAH BROOK BEING A STRAIGHT LINE DRAWN FROM A POINT ON THE NORTH LINE OF SAID SECTION 6 A DISTANCE OF 758 FEET WEST OF THE NORTHEAST CORNER THEREOF; TO A POINT ON THE SOUTH LINE OF SAID NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 6 A DISTANCE OF 1229.75 FEET WEST OF THE SOUTHEAST CORNER THEREOF, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6656 W 88th Place, Oak Lawn, IL 60453. The Real Property tax identification number is 24-06-213-030-0000.

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

Interest Rate is hereby amended from a Fixed Rate of 5.250% to 6.500%. Monthly loan payment is hereby

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(Continued)**

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changed from Principal & Interest Payments of \$905.67 to \$981.44 plus monthly real estate tax escrow account payments that may periodically change from time to time. Extend Maturity Date from September 08, 2022 to September 08, 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 SEPTEMBER 8, 2022.**

GRANTOR:

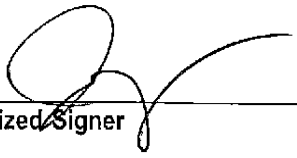
K &amp; E INVESTMENT GROUP INC.

By: Darwish Elayyan  
DAWRWISH M ELAYYAN, President of K & E INVESTMENT  
GROUP INC.

LENDER:

FIRST SECURE BANK AND TRUST CO.

X

  
 \_\_\_\_\_  
 Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11657486

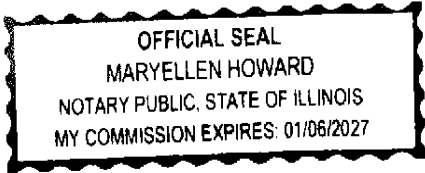
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### CORPORATE ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 31<sup>st</sup> day of March, 2023 before me, the undersigned Notary Public, personally appeared **DAWRWISH M ELAYYAN, President of K & E INVESTMENT GROUP INC.**, and known to me to be an authorized agent of the corporation that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the corporation.

By Maryellen Howard Residing at Rockdale, IL  
 Notary Public in and for the State of Illinois  
 My commission expires 01/06/27



*County Clerk's Office*

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## MODIFICATION OF MORTGAGE (Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 31st day of March, 2023 before me, the undersigned Notary Public, personally appeared Joe Kirkeeny 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

