

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 2309425043 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/04/2023 11:33 AM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud  
844-768-1713

The property identified as: **PIN: 06-24-209-022-1083**

**Address:**

**Street:** 150 Cripple Creek Ct.

**Street line 2:**

**City:** Schaumburg

**State:** IL

**ZIP Code:** 60194

**Lender:** First Federal Savings Bank

**Borrower:** Inis Y. Cohen Revocable Trust Agreement Dated August 13, 1999

**Loan / Mortgage Amount:** \$50,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is not owner-occupied.

**Certificate number:** 56140AA8-D277-4949-AE63-F500BE829E83

**Execution date:** 4/1/2023

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

First Federal Savings Bank  
 Loan Department  
 633 LaSalle Street  
 Ottawa, IL 61350

**WHEN RECORDED MAIL TO:**

First Federal Savings Bank  
 Loan Department  
 633 LaSalle Street  
 Ottawa, IL 61350

**SEND TAX NOTICES TO:**

First Federal Savings Bank  
 Loan Department  
 633 LaSalle Street  
 Ottawa, IL 61350

**FOR RECORDER'S USE ONLY****This Modification of Mortgage prepared by:**

Alex Spencer, Commercial Credit Analyst  
 First Federal Savings Bank  
 633 LaSalle Street  
 Ottawa, IL 61350

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated April 1, 2023, is made and executed between Inis Y. Cohen, but as Trustee of the Inis Y. Cohen Revocable Trust Agreement dated August 13, 1999, and any amendments thereto (referred to below as "Grantor") and First Federal Savings Bank, whose address is 633 LaSalle Street, Ottawa, IL 61350 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 9, 2019 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Whereas, First Federal Savings Bank has loaned to Inis Y Cohen and Sidney S Cohen the sum of \$50,000.00, as evidenced by a mortgage and a note executed and delivered on October 09, 2019, which note was executed by Inis Y Cohen and Sidney S Cohen, which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located, which mortgage and note is hereby incorporated herein as a part of this instrument as document No. 4100010331.

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

UNIT 24-150-3, IN RED ROCK CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: CERTAIN LOTS IN RED ROCK SUBDIVISION, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED OCTOBER 21, 1994 AS DOCUMENT 94904881, AND AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

The Real Property or its address is commonly known as 150 Cripple Creek Ct., Schaumburg, IL 60194. The Real Property tax identification number is 06-24-209-022-1083.

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## MODIFICATION OF MORTGAGE (Continued)

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

**First Federal Savings Bank and Inis Y Cohen and Sidney S Cohen agree to the following Changes in Terms to the existing credit agreement #4100010331:**

1. Borrower agrees to pay Lender \$350.00 renewal fee and \$103.00 recording fee.
2. Maturity date is hereby modified from October 25, 2022, to March 25, 2028
3. All other terms of the Credit Agreements, Business Loan Agreements, and Mortgages will remain the same.

**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 APRIL 1, 2023.**

**GRANTOR:**

**INIS Y. COHEN REVOCABLE TRUST AGREEMENT DATED AUGUST 13, 1999**

By: Inis Y Cohen, Trustee of Inis Y. Cohen Revocable Trust  
**Inis Y Cohen, Trustee of INIS Y. COHEN REVOCABLE TRUST  
 AGREEMENT DATED AUGUST 13, 1999**

**LENDER:**

**FIRST FEDERAL SAVINGS BANK**

x Ellie Rossiter  
**Ellie Rossiter, Vice President, Commercial Loans**

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## MODIFICATION OF MORTGAGE

(Continued)

### TRUST ACKNOWLEDGMENT

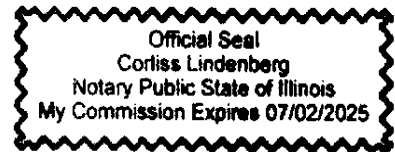
STATE OF Illinois )  
 ) SS  
 COUNTY OF DePue )

On this 9th day of March, 2023 before me, the undersigned Notary Public, personally appeared **Inis Y Cohen, Trustee of INIS Y. COHEN REVOCABLE TRUST AGREEMENT DATED AUGUST 13, 1999** and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, 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 trust.

By Curtis Lindenberg Residing at Blomington, IL

Notary Public in and for the State of Illinois

My commission expires 7/2/25



Cook County Clerk's Office

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL \_\_\_\_\_ )

) SS

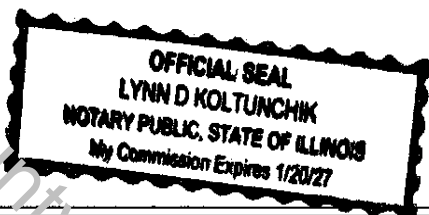
COUNTY OF LaSalle \_\_\_\_\_ )

On this 1st day of April, 2023 before me, the undersigned Notary Public, personally appeared **Ellie Rossiter** and known to me to be the **Vice President, Commercial Loans**, authorized agent for **First Federal Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Federal Savings Bank**, duly authorized by **First Federal Savings Bank** 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 Federal Savings Bank**.

By Lynn D Koltunichik Residing at Offawa, IL

Notary Public in and for the State of IL

My commission expires 1-20-2027



Notary Public, State of Illinois  
Clerk's Office