

# UNOFFICIAL COPY

Doc#: 2309425134 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/04/2023 02:40 PM Pg: 1 of 4

## RECORDATION REQUESTED BY:

Providence Bank & Trust  
630 East 162nd Street  
P.O. Box 706  
South Holland, IL 60473

## WHEN RECORDED MAIL TO

Providence Bank & Trust  
240 45th Street  
Munster, IN 46321

**GIT**

Now Agency

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FOR RECORDER'S USE ONLY

## This Modification of Mortgage prepared by:

LESLIE GRAVES, COMMERCIAL SERVICES ASSOCIATE  
Providence Bank & Trust  
630 East 162nd Street  
South Holland, IL 60473

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 18, 2022, is made and executed between CILL DARA CONSTRUCTION, LLC, an Illinois Limited Liability Company, whose address is 1642 SE 7th STREET, DEERFIELD BEACH, FL 33441-5814 (referred to below as "Grantor") and Providence Bank & Trust, whose address is 630 East 162nd Street, P.O. Box 706, South Holland, IL 60473 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 18, 2021 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded July 22, 2021 as Document No. 2120316058.

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

LOT 15, IN CLAFLIN'S SUBDIVISION OF BLOCK 1 OF JOHNSTON AND LEE'S SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED NOVEMBER 11, 1852 AS DOCUMENT NO. 95214, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1704 SOUTH RACINE AVENUE, CHICAGO, IL 60608-2321. The Real Property tax identification number is 17-20-307-013-0000.

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

### DEFINITIONS.

**Note.** The word "Note" means the promissory note dated December 18, 2022, in the original principal amount of \$188,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 7.000% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$1,341.01 each and one irregular last payment estimated at \$172,939.70. Grantor's first payment is due January 18, 2023, and all subsequent payment are due on the same day of each month after that. Grantor's final payment will be due on December 18, 2027, and will be for all principal and accrued interest not yet paid. Payments

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## MODIFICATION OF MORTGAGE (Continued)


include principal and interest. The maturity date of the Note is December 18, 2027.

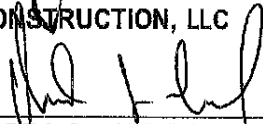
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 DECEMBER 18, 2022.**

GRANTOR:

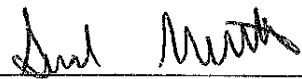
CILL DARA CONSTRUCTION, LLC

By:   
\_\_\_\_\_  
ENA ARTHUR PIERCE, Manager of CILL DARA  
CONSTRUCTION, LLC

By:   
\_\_\_\_\_  
PADRAIC JOSEPH BUCKLEY, Manager of CILL DARA  
CONSTRUCTION, LLC

LENDER:

PROVIDENCE BANK & TRUST

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

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF Maryland )

) SS

COUNTY OF Baltimore )

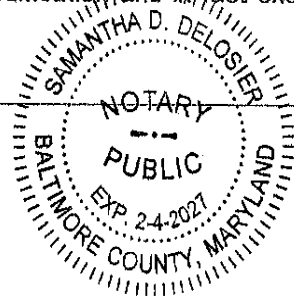
On this 20th day of March, 2023 before me, the undersigned Notary Public, personally appeared **ENA ARTHUR PIERCE, Manager of CILL DARA CONSTRUCTION, LLC and PADRAIC JOSEPH BUCKLEY, Manager of CILL DARA CONSTRUCTION, LLC**, and known to me to be members or designated agents of the limited liability company 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 SANDERSON

Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



*Notary Public, Baltimore County Clerk's Office*

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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )

) SS

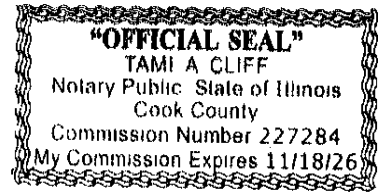
COUNTY OF Cook )

On this 21st day of March, 2023 before me, the undersigned Notary Public, personally appeared Samuel Marcotte and known to me to be the Assistant Vice President, authorized agent for **Providence Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Providence Bank & Trust**, duly authorized by **Providence Bank & Trust** 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 **Providence Bank & Trust**.

By Tami A. Cliff Residing at Chgo Hts, IL

Notary Public in and for the State of IL

My commission expires 11/18/2026



Clerk's Office