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Doc#. 2311606123 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/26/2023 02:01 PM Pg: 1 of 4

RECORDATION REQUESTED BY:

Peoples Bank
Munster Banking Center/Loan
Center
9204 Columbia Ave
Munster, IN 46321

WHEN RECORDED MAIL TO:

Peoples Bank
Munster Banking Center/Loan
Center
9204 Columbia Ave
Munster, IN 46321

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Alejandra Ceja, Commercial Loan Processor
Peoples Bank
9204 Columbia Ave
Munster, IN 46321

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2023, is made and executed between Pablo Antonio Ramirez Valderrama, a married man, as to Parcel 1, and Pablo A. Ramirez Valderrama, and Yadira A. Ramirez, husband and wife, as to Parcel 2 (referred to below as "Grantor") and Peoples Bank, whose address is 9204 Columbia Ave, Munster, IN 46321 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 1, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on 07/28/2015 as document number 1520908155
Modification Recorded on 01/11/2017 as document number 1701139040.

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

Parcel 1:

Lots 13, 14 and 15 in Edward A. Driver's Resubdivision of the East half of Blocks 1 to 4 and vacated alleys through the same in Crawford's Subdivision of that part of the Northeast quarter of Section 27, Township 39 North, Range 13, East of the Third Principal Meridian, lying South of the Chicago Burlington and Quincy Railroad, all in Cook County, Illinois.

Parcel 2:

Lot 40 (except the South 8 feet thereof) and the South 16 feet of Lot 41 in Block 4 in North Chicago Lawn, a Subdivision of the Southeast quarter (except Railroad) of the Southwest quarter of Section 11, Township 38 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

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The Real Property or its address is commonly known as 2400 South Pulaski Road, Chicago, IL 60623 & 5319 South Hamlin Avenue, Chicago, IL 60632. The Real Property tax identification number is 16-27-218-017-0000 (Parcel 1) & 19-11-322-079-0000 (Parcel 2).

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

Modification to Loan Amount. The loan amount is hereby amended to be \$142,600.00.

Modification of Lender: The Lender is hereby amended to be Peoples Bank as successor in interest to Royal Savings Bank.

Modification to Maturity Date. The maturity date has been modified to April 1, 2033.

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.

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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:

X Pablo Antonio Ramirez
Pablo Antonio Ramirez Valderrama as to Parcel 1 and 2
X Yadira A. Ramirez
Yadira A. Ramirez as to Parcel 2

LENDER:

PEOPLES BANK
X Andrew Morua
Andrew Morua, VP, Business Banker

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

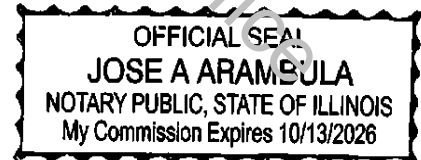
On this day before me, the undersigned Notary Public, personally appeared **Pablo Antonio Ramirez and Yadira A. Ramirez**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17 day of April, 2023.

By Jose A Arambula Residing Cook at _____

Notary Public in and for the State of Illinois

My commission expires 10/13/2026

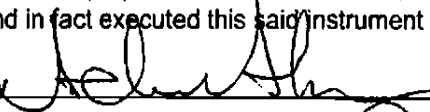


LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

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On this 15th day of April, 2023 before me, the undersigned Notary Public, personally appeared **Andrew Morua** and known to me to be the **VP, Business Banker**, authorized agent for **Peoples Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Peoples Bank**, duly authorized by **Peoples 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 **Peoples Bank**.

By  Residing Cook County, IL at _____

Notary Public in and for the State of IL

My commission expires 10/13/2026



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