

# UNOFFICIAL COPY

## CORRECTIVE RECORDING AFFIDAVIT

THIS FORM IS PROVIDED COMPLIMENTS OF KAREN A. YARBROUGH, COOK COUNTY CLERK, AS A COURTESY FORM WHICH MAY BE USED TO DETAIL A DESIRED CORRECTION TO A PREVIOUSLY RECORDED DOCUMENT. CUSTOMER'S MAY USE THEIR OWN AFFIDAVIT AS WELL, BUT IT MUST INCLUDE ALL OF THE BELOW REQUIRED INFORMATION. THIS FORM DOES NOT CONSTITUTE LEGAL ADVICE.



Doc# 2317306050 Fee \$93.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY CLERK

DATE: 06/22/2023 01:19 PM PG: 1 OF 11

PREPARER: RUTH RUHL, P.C.

THE COOK COUNTY CLERK NO LONGER ACCEPTS RE-RECORDINGS, BUT INSTEAD OFFERS CORRECTIVE RECORDINGS. DOCUMENTS ATTEMPTING TO UPDATE A PREVIOUSLY RECORDED DOCUMENT MUST INCLUDE THE FOLLOWING INFORMATION, PLUS A CERTIFIED COPY OR THE ORIGINAL.

I, Mitzie Young, THE AFFIANT, do hereby swear or affirm, that the attached document with the document number: 0012204512425, which was recorded on: 02/14/2022 by the Cook County Clerk, in the State of Illinois, contained the following **ERROR**, which this affidavit seeks to correct:

DETAILED EXPLANATION (INCLUDING PAGE NUMBER(S), LOCATION, PARAGRAPH, ETC.) OF ERROR AND WHAT THE CORRECTION IS. USE ADDITIONAL SHEET IF MORE SPACE NEEDED FOR EXPLANATION OR SIGNATURES.

Property Address on page 1, end of paragraph 1, should be corrected from "21218 Alessandra Drive, Matteson, Illinois 60443" to "21218 S Alessandra

Drive Matteson, Illinois 60443" Furthermore, I, Mitzie Young, THE AFFIANT, do hereby swear or affirm, that this submission includes a CERTIFIED COPY OR THE ORIGINAL DOCUMENT, and this Corrective Recording Affidavit is being submitted to correct the aforementioned error. Finally, this correction was approved and/or agreed to by the original GRANTOR(S) and GRANTEE(S), as evidenced by their notarized signature's below (or on a separate page for multiple signatures).

Mitzie Young  
PRINT GRANTOR NAME ABOVE

Mitzie Young  
GRANTOR SIGNATURE ABOVE

4.26.2023  
DATE AFFIDAVIT EXECUTED

Dominic Germano  
PRINT GRANTEE NAME ABOVE

[Signature]  
GRANTEE SIGNATURE

5/23/2023  
DATE AFFIDAVIT EXECUTED

Ronald Young  
GRANTOR/GRANTEE 2 ABOVE

[Signature]  
GRANTOR/GRANTEE 2 SIGNATURE

4.26.2023  
DATE AFFIDAVIT EXECUTED

[Signature]  
PRINT AFFIANT NAME ABOVE

PLEASE SEE ATTACHED  
[Signature]  
AFFIANT SIGNATURE ABOVE

[Signature]  
DATE AFFIDAVIT EXECUTED

### NOTARY SECTION TO BE COMPLETED AND FILLED OUT BY WITNESSING NOTARY

STATE: IL)

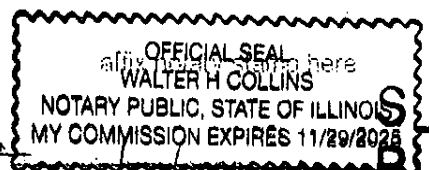
COUNTY COOK)

Subscribed and sworn to me this 26 day of APR 2023

WALTER H COLLINS  
PRINT NOTARY NAME ABOVE

[Signature]  
NOTARY SIGNATURE ABOVE

4/26/23  
DATE AFFIDAVIT NOTARIZED



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S y-1  
SC  
INTR

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## CORRECTIVE RECORDING AFFIDAVIT

THIS FORM IS PROVIDED COMPLIMENTS OF  
KAREN A. YARBROUGH, COOK COUNTY CLERK,  
AS A COURTESY FORM WHICH MAY BE USED  
TO DETAIL A DESIRED CORRECTION TO A  
PREVIOUSLY RECORDED DOCUMENT.  
CUSTOMER'S MAY USE THEIR OWN AFFIDAVIT  
AS WELL, BUT IT MUST INCLUDE ALL OF THE  
BELOW REQUIRED INFORMATION. THIS FORM  
DOES NOT CONSTITUTE LEGAL ADVICE.

PREPARER: RUTH RUHL, P.C.

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I, Ruth Ruhl, THE AFFIANT, do hereby swear or affirm, that the attached document with the document number: 2204512425, which was recorded on: 02/14/2022 by the Cook County Clerk, in the State of Illinois, contained the following **ERROR**, which this affidavit seeks to correct:

DETAILED EXPLANATION (INCLUDING PAGE NUMBER(S), LOCATION, PARAGRAPH, ETC.) OF ERROR AND WHAT THE CORRECTION IS. USE ADDITIONAL SHEET IF MORE SPACE NEEDED FOR EXPLANATION OR SIGNATURES.

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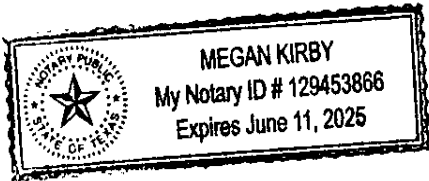
Furthermore, I, Ruth Ruhl, THE AFFIANT, do hereby swear or affirm, that this submission includes a CERTIFIED COPY OR THE ORIGINAL DOCUMENT, and this Corrective Recording Affidavit is being submitted to correct the aforementioned error. Finally, this correction was approved and/or agreed to by the original GRANTOR(S) and GRANTEE(S), as evidenced by their notarized signature's below (or on a separate page for multiple signatures).

_____ PRINT GRANTOR NAME ABOVE	<u>PLEASE SEE ATTACHED</u> GRANTOR SIGNATURE ABOVE	_____ DATE AFFIDAVIT EXECUTED
_____ PRINT GRANTEE NAME ABOVE	<u>PLEASE SEE ATTACHED</u> GRANTEE SIGNATURE	_____ DATE AFFIDAVIT EXECUTED
_____ GRANTOR/GRANTEE 2 ABOVE	_____ GRANTOR/GRANTEE 2 SIGNATURE	_____ DATE AFFIDAVIT EXECUTED
<u>Ruth Ruhl - Ruth Ruhl</u> PRINT AFFIANT NAME ABOVE	<u>Ruth Ruhl</u> AFFIANT SIGNATURE ABOVE	<u>6-6-2023</u> DATE AFFIDAVIT EXECUTED

## NOTARY SECTION TO BE COMPLETED AND FILLED OUT BY WITNESSING NOTARY

STATE: Texas)  
) SS  
COUNTY Dallas)

Subscribed and sworn to me this 6 day of June, 2023



<u>Megan Kirby</u> PRINT NOTARY NAME ABOVE	<u>Megan Kirby</u> NOTARY SIGNATURE ABOVE	<u>6-6-2023</u> DATE AFFIDAVIT NOTARIZED
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**CORRECTIVE RECORDING AFFIDAVIT**

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THIS FORM IS PROVIDED IN COMPLIMENT OF KAREN A. YARBROUGH, COOK COUNTY CLERK, AS A COURTESY FORM WHICH MAY BE USED TO DETAIL A DESIRED CORRECTION TO A PREVIOUSLY RECORDED DOCUMENT. CUSTOMER'S MAY USE THEIR OWN AFFIDAVIT AS WELL, BUT IT MUST INCLUDE ALL OF THE BELOW REQUIRED INFORMATION. THIS FORM DOES NOT CONSTITUTE LEGAL ADVICE.

PREPARER: RUTH RUHL, P.C.C.

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I, Mitzi Young, THE AFFIANT, do hereby swear or affirm, that the attached document with the document number: 2204512435, which was recorded on: 02/14/2022 by the Cook County Clerk, in the State of Illinois, contained the following ERROR, which this affidavit seeks to correct:

DETAILED EXPLANATION (INCLUDING PAGE NUMBER(S), LOCATION, PARAGRAPH, ETC.) OF ERROR AND WHAT THE CORRECTION IS. USE ADDITIONAL SHEET IF MORE SPACE NEEDED FOR EXPLANATION OR SIGNATURES.

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Mitzi Young  
PRINT GRANTOR NAME ABOVE

Mitzi Young  
GRANTOR SIGNATURE ABOVE

4.26.2023  
DATE AFFIDAVIT EXECUTED

Dominic bermano  
PRINT GRANTEE NAME ABOVE

Dominic  
GRANTEE SIGNATURE

5/23/2023  
DATE AFFIDAVIT EXECUTED

Ronald Young  
GRANTOR/GRANTEE 2 ABOVE

Ronald Y  
GRANTOR/GRANTEE 2 SIGNATURE

4.26.2023  
DATE AFFIDAVIT EXECUTED

Mitzi Young  
PRINT AFFIANT NAME ABOVE

PLEASE SEE ATTACHED  
AFFIANT SIGNATURE ABOVE

4.26.2023  
DATE AFFIDAVIT EXECUTED

**NOTARY SECTION TO BE COMPLETED AND FILLED OUT BY WITNESSING NOTARY**

STATE: IL

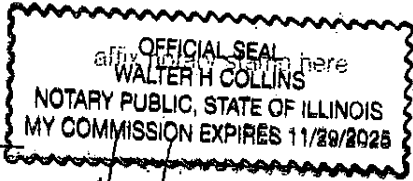
COUNTY: COOK

SS

Subscribed and sworn to me this 26 day of APR 2023

WALTER H COLLINS  
PRINT NOTARY NAME ABOVE

Walter H Collins  
NOTARY SIGNATURE ABOVE



4/26/23  
DATE AFFIDAVIT NOTARIZED

Larry B Hall  
Notary Public State of New York  
Erie County  
LIC #01HA6421214  
COMM EXP. 08/30/2025

STATE: NY  
County: ERIE

Larry B Hall May 23, 2023

CL8735 Young 103145264

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Trust g.

Doc#: 2204512425 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/14/2022 12:32 PM Pg: 1 of 8

**After Recording Return To:**  
RUTH RUHL, P.C.  
Attn: Recording Department  
12700 Park Central Drive, Suite 850  
Dallas, Texas 75251

**Prepared By:**  
RUTH RUHL, P.C.  
12700 Park Central Drive, Suite 850  
Dallas, Texas 75251, and Co-Counsel  
Lee Scott Perres, PC  
29 North Wacker Drive, Suite 1010  
Chicago, Illinois 60606

Property of Cook County Clerk's Office

[Space Above This Line For Recording Data]

Loan No.: 0103145264  
Investor Loan No.: 0225354324

FHA Case No.: 137-7288993-703

**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 16th day of November, 2021, between MITZI YOUNG and RONALD YOUNG, WIFE AND HUSBAND, whose address is 21218 ALISSA NDRA DR, MATTESON, Illinois 60443 ("Borrower/Grantor") and M&T Bank, whose address is 475 Crosspoint Pkwy, Getzville, New York 14068 ("Lender/Grantee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated October 18th, 2013, recorded November 8th, 2013, and recorded in Book/Liber N/A, Page N/A, Instrument No. 1331245090, of the Official Records of COOK County, Illinois, and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at 21218 ALESSANDRA DRIVE, MATTESON, Illinois 60443,

# UNOFFICIAL COPY

Loan No.: 0103145264

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of December 1st, 2021, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$198,660.34, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.125%, from November 1st, 2021. Borrower promises to make monthly payments of principal and interest of U.S. \$851.01, beginning on the 1st day of December, 2021, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.125% will remain in effect until principal and interest are paid in full. If on November 1st, 2051, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the specified date in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

# UNOFFICIAL COPY

Loan No.: 0103145264

5. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

(f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

6. If applicable, by this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligations to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

7. Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph.

Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a

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Loan No.: 0103145264

waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund Borrower any Funds held by Lender.

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Loan No.: 0103145264

Date 12.28.21

Mitzi Young (Seal)  
MITZI YOUNG -Borrower

Date 12.28.21

Ronald Young (Seal)  
RONALD YOUNG -Borrower

Date \_\_\_\_\_ (Seal)  
-Borrower

Date \_\_\_\_\_ (Seal)  
-Borrower

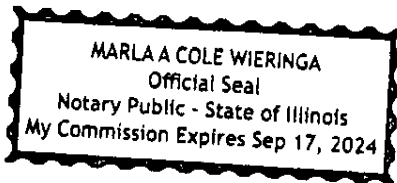
### BORROWER ACKNOWLEDGMENT

State of Illinois §  
County of Cook §

On this 28<sup>th</sup> day of December, 2021, before me,  
Marla A Cole Wieringa [name of notary], a Notary Public in and for said state,  
personally appeared MITZI YOUNG and RONALD YOUNG

[name of person acknowledged], known to me to be the person who executed the within instrument, and  
acknowledged to me that he/she/they executed the same for the purpose therein stated

(Seal)



Marla A Cole Wieringa  
Notary Signature

Marla A Cole Wieringa  
Type or Print Name of Notary

Notary Public, State of Illinois

My Commission Expires: September 17, 2024



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Loan No.: 0103145264

M&T Bank \_\_\_\_\_  
-Lender

12/30/21 \_\_\_\_\_  
-Date

By:  \_\_\_\_\_

Printed Name: Michael Emilianowicz  
Banking Officer

Its: \_\_\_\_\_

### LENDER ACKNOWLEDGMENT

State of New York §  
County of Eric §

On this 30 day of December 2021, before me,  
Charles Sperrazza [name of notary], a Notary Public in and for said state, personally  
appeared Michael Emilianowicz, BANKING OFFICER

[name of officer or agent, title of officer or agent] of M&T Bank

[name of entity]  
known to me to be the person who executed the within instrument on behalf of said entity, and acknowledged to me  
that he/she/they executed the same for the purpose therein stated.

(Seal)

CHARLES SPERRAZZA  
NOTARY PUBLIC STATE OF NEW YORK  
ERIE COUNTY  
LIC. #01SP6410631  
COMM. EXP. 10/26/2024

  
Notary Signature

\_\_\_\_\_  
Type or Print Name of Notary

Notary Public, State of \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

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## EXHIBIT A

Lot 18 in Ridgeland Manor Subdivision Phase 8, being a Subdivision of part of the Southwest  $\frac{1}{4}$  of Section 20, Township 35 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 31-20-309-031-0000

Property of Cook County Clerk's Office

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Loan No.: 0103145264

**EXHIBIT "B"**  
**PRIOR LOAN MODIFICATION AGREEMENT**

The Security Instrument was previously modified by a Loan Modification Agreement dated December 13th, 2019, recorded on March 19th, 2020, in Liber of Book N/A, Page N/A, Instrument No. 2007908137, of the Official Records of COOK County/Parish, Illinois.

**EXHIBIT "B"**

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