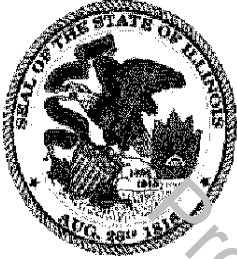


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Illinois Anti-Predatory Lending Database Program

Doc#: 2319328035 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 07/12/2023 09:23 AM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 26-20-127-010-0000

Address:

Street: 11739 S Ewing Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60617

Lender: First Secure Bank and Trust Co

Borrower: Thanhhang Van Tran

Loan / Mortgage Amount: \$109,613.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 77/70 et seq. because it is commercial property.

Certificate number: D04602B2-A49E-49DC-9145-A814F881A488

Execution date: 5/15/2023

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RECORDATION REQUESTED BY:

First Secure Bank and Trust
Co.
MAIN BRANCH
10360 S Roberts Road
Palos Hills, IL 60465

WHEN RECORDED MAIL TO:

First Secure Bank and Trust
Co.
MAIN BRANCH
10360 S Roberts Road
Palos Hills, IL 60465

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Tim Howe, Loan Processor
First Secure Bank and Trust Co.
10360 S Roberts Road
Palos Hills, IL 60465

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 15, 2023, is made and executed between Thanhhang Van Tran, aka as Hang Tran married to Hien Thi Tran, THIS IS NOT HOMESTEAD PROPERTY, whose address is 11739 S. Ewing, Chicago, IL 60617 (referred to below as "Grantor") and First Secure Bank and Trust Co., whose address is 10360 S Roberts Road, Palos Hills, IL 60465 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 6, 2018 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 13, 2018 as Document Number 1810346063 in the office of Cook County Recorder of Deeds

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

LOT 10 IN AVENUE HOMES SUBDIVISION, PHASE 5, BEING A SUBDIVISION OF LOTS 1 TO 17, BOTH INCLUSIVE, IN BLOCK 34 IN WHITFORD'S PART OF SOUTH CHICAGO, A SUBDIVISION OF THE EAST FRACTIONAL 1/2 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDAN, ALSO THE WEST 1/2 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDAN, LYING WEST OF THE RIGHT-OF-WAY OF THE SOUTH CHICAGO SOUTHERN RAILROAD, (EXCEPT THE DESIGNATED STREETS OR ALLEYS, ON THE NORTH AND WEST SIDES OF THIS TRACT AND EXCEPT THAT PART FALLING IN WHITFORD'S SUBDIVISION, AFORESAID) ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 11739 S Ewing Ave, Chicago, IL 60617. The Real Property tax identification number is 26-20-127-010-0000.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11660069

Page 2


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

Interest Rate is changed from The Wall Street Journal Prime Rate +.50% to a Fixed Interest rate of 6.50%. The Maturity date is extended to April 06, 2028

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 MAY 15, 2023.

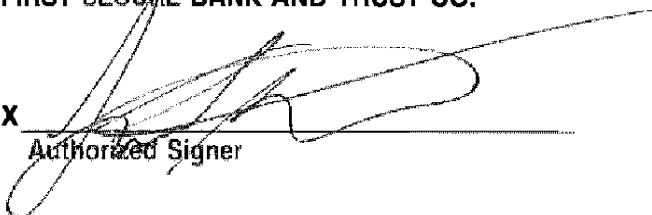
GRANTOR:

X 

Thanhhang Van Tran, aka as Hang Tran

LENDER:

FIRST SECURE BANK AND TRUST CO.

X 

Authorized Signer

Deputy Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11660069

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

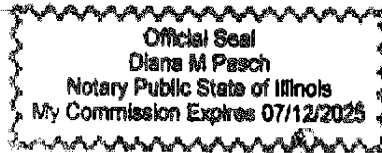
On this day before me, the undersigned Notary Public, personally appeared **Thanhhang Van Tran, aka as Hang Tran**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12 day of June, 2023.

By Diana M. Pasch Residing at Palms Hills, IL

Notary Public in and for the State of Illinois

My commission expires 7-12-2025



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 12 day of June, 2023 before me, the undersigned Notary Public, personally appeared Laith Jabra and known to me to be the Loan Officer, 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 Diana M. Pasch Residing at Palms Hills, IL

Notary Public in and for the State of Illinois

My commission expires 7-12-2025



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11660069

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