

UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Doc#: 2325740028 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 09/14/2023 09:36 AM Pg: 1 of 5

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: **PIN:** 13-05-430-015-0000

Address:

Street: 5619 N. Menard

Street line 2:

City: Chicago

State: IL

ZIP Code: 60646

Lender: First Secure Bank and Trust Co

Borrower: Nader H. Zoubeidi and Fida Khlil

Loan / Mortgage Amount: \$300,000.00

This property is located within the program area and is exempt from the requirements of 765 ILCS 7070 et seq. because it is commercial property.

Certificate number: F17A274F-FDE3-4E04-8F88-CF5186667D81

Execution date: 5/24/2023

UNOFFICIAL COPY

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, Commercial 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 24, 2023, is made and executed between Nader H. Zoubeldi and Fida Khalil, husband as wife, as tenants by the entirety, whose address is 9534 Rutherford Avenue, Oak Lawn, IL 60453 (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 February 24, 2022 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 25, 2022 as Document Number 2205606069 in the Office of the Cook County Recorder of Deeds

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

LOT 32 AND LOT 33 (EXCEPT THE NORTH 1/2 THEREOF) IN BLOCK 9 IN MILLS AND VESEY' S GLADSTONE PARK ADDITION, BEING A SUBDIVISION OF PARTS OF SECTION 5 AND 8, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5619 N. Menard, Chicago, IL 60646. The Real Property tax identification number is 13-05-430-015-0000.

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

The Maturity Date extended to May 24, 2024.

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 11658473


Page 2

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 24, 2023.

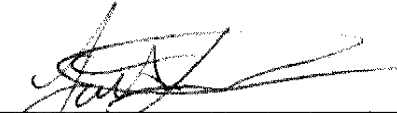
GRANTOR:

X  _____
NADER H. ZOUBEIDI

X  _____
FIDA KHALIL

LENDER:

FIRST SECURE BANK AND TRUST CO.

X  _____
Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 11658473

Page 4

LaserPro, Ver. 21.2.10.008 Copr. Finastra USA Corporation 1997, 2023. All Rights Reserved. - IL
E:\DH\CF\PL\G201.FC TR-5605

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 11658473

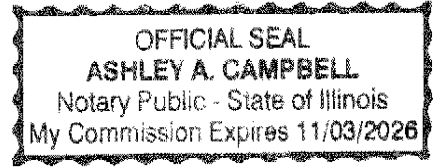
Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared **NADER H. ZOUBEIDI and FIDA KHALIL**, 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 29th day of August, 2023.

By Ashley A Campbell Residing at Lansing IL

Notary Public in and for the State of IL

My commission expires 11/03/2026

LENDER ACKNOWLEDGMENT

STATE OF IL

COUNTY OF Cook

)
) SS
)

On this 29th day of August, 2023 before me, the undersigned Notary Public, personally appeared Laith Jabra and known to me to be the Vice President, 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 [Signature] Residing at Arffman Estates

Notary Public in and for the State of IL

My commission expires 9.25.24

