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Doc#. 2325813299 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 09/15/2023 10:58 AM Pg: 1 of 5

RECORDATION REQUESTED BY:

**CIBM Bank
Wheaton Branch
330 S. Naperville RD., Suite
100
Wheaton, IL 60187**

WHEN RECORDED MAIL TO:

**CIBM Bank
Loan Document Center
12700 W. Bluemound Rd.
Suite 150
Elm Grove, WI 53122**

SEND TAX NOTICES TO:

**Roselle De La Cruz-Gutierrez,
Rosita De La Cruz and Ricardo
B. Gutierrez
9202 N. Kilbourn Ave.
Skokie, IL 60076-1620**

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**Sandra L. Kupka, Sr. Loan Documentation Specialist
CIBM Bank
12700 W. Bluemound Road, Suite 150
Elm Grove, WI 53122-2637**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 29, 2023, is made and executed between Roselle De La Cruz-Gutierrez, Rosita De La Cruz and Ricardo B. Gutierrez, as joint tenants (referred to below as "Grantor") and CIBM Bank, whose address is 330 S. Naperville RD., Suite 100, Wheaton, IL 60187 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 12, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on June 20, 2008 as Document No. 0817235218 and Re-Recorded on October 15, 2008 as Document No. 0828934034 with the Cook County Recorder of Deeds Office and as Assigned on October 21, 2008 and recorded on October 30, 2008 as Document No. 0830410012.

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

LOT 73 (EXCEPT THE WEST 15 FEET THEREOF) IN KRENN AND DATO'S CHURCH STREET ADDITION TO DEMPSTER STREET 'L' TERMINAL, BEING A SUBDIVISION OF THAT PART LYING SOUTHEASTERLY OF THE CENTER LINE OF GROSS POINT ROAD OF EAST 5.12 CHAINS OF THE WEST 11.09 CHAINS OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 9202 N. Kilbourn Avenue, Skokie, IL 60076-1620. The Real Property tax identification number is 10-15-128-058-0000.

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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 10151893

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EFFECTIVE: August 29, 2023

Paragraph two, change to read as follows:

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$21,693.00 which indebtedness is evidenced by Borrower's note dated August 29, 2023 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due at maturity.

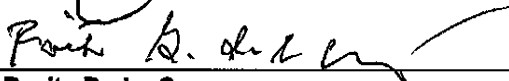
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 AUGUST 29, 2023.

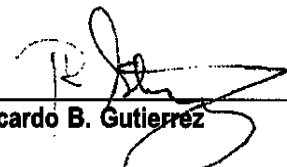
GRANTOR:

X 

Roselle De La Cruz-Gutierrez

X 

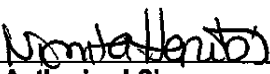
Rosita De La Cruz

X 

Ricardo B. Gutierrez

LENDER:

CIBM BANK

X 

Authorized Signer

San Diego County Clerk's Office

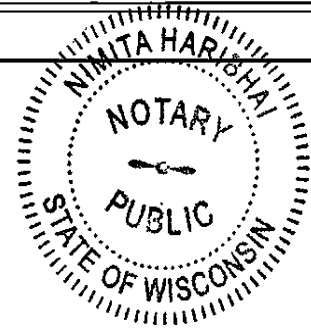
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MODIFICATION OF MORTGAGE (Continued)

Loan No: 10151893

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INDIVIDUAL ACKNOWLEDGMENT



STATE OF Wisconsin)
) SS
COUNTY OF Kenosha)

On this day before me, the undersigned Notary Public, personally appeared **Roselle De La Cruz-Gutierrez**, 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.

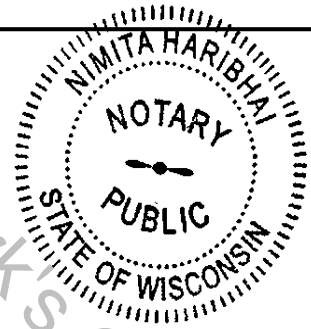
Given under my hand and official seal this 29 day of August, 2023.

By Nimita Haribhai Residing at Brookfield, WI

Notary Public in and for the State of Wisconsin

My commission expires November 30th, 2024

INDIVIDUAL ACKNOWLEDGMENT



STATE OF Wisconsin)
) SS
COUNTY OF Kenosha)

On this day before me, the undersigned Notary Public, personally appeared **Rosita De La Cruz**, 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 29th day of August, 2023.

By Nimita Haribhai Residing at Brookfield, WI

Notary Public in and for the State of Wisconsin

My commission expires November 30th, 2024

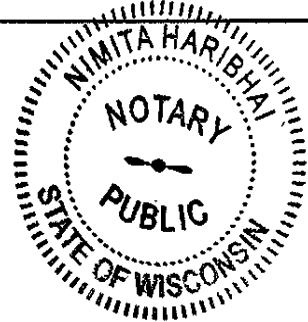
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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT



STATE OF Wisconsin)
) SS
COUNTY OF Kenosha)

On this day before me, the undersigned Notary Public, personally appeared Ricardo B. Gutierrez, 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 29th day of August, 2023.

By Nimita Haribhai Residing at Brookfield WI

Notary Public in and for the State of Wisconsin

My commission expires November 30th 2024

LENDER ACKNOWLEDGMENT

STATE OF Wisconsin)
) SS
COUNTY OF Waukesha)

On this 29th day of August, 2023 before me, the undersigned Notary Public, personally appeared Nimita Haribhai and known to me to be the Branch Administrator, authorized agent for CIBM Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of CIBM Bank, duly authorized by CIBM 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 CIBM Bank.

By Melissa Miller Residing at Elm Grove, WI

Notary Public in and for the State of WI

My commission expires 11-30-26



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 10151893

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Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **CIBM Bank**

NMLSR ID: **418442**

Individual: **Nimita Haribahi**

NMLSR ID: **2368504**

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