## **UNOFFICIAL COPY**

When recorded, return to: Old National Bank Attn: Dinesh Rathod 300 N Hunt Club Road Gurnee, IL 60031 224-570-6756

Doc#. 2331313452 Fee: \$107.00

Karen A. Yarbrough Cook County Clerk

Date: 11/09/2023 04:06 PM Pg: 1 of 3

[Space Above This Line for Recording Date]
The Note contains providions allowing for changes in the interest rate and the monthly payment. The interest rate Borrower will

The Note contains proving ions allowing for changes in the interest rate and the monthly payment. The interest rate Borrower will pay, and the amount of Borrower's monthly payments may change in accordance with the terms of the Note.

## NOTE AND MORTGAGE MODIFICATION AGREEMENT

This Note and Mo.tgage Modification Agreement ("Agreement"), made this 27th day of May 2023, between RAHID DOLEH, SINGLE MAN("Borrower") and Old National Bank ("Lender"), amends and supplements (1) the Mortgage Recorded as Document No. 2215421236, in the office of the Recorder of Cook County, IL dated 6/3/2022 (the "Security Instrument") and (2) the Note Bearing the same date as 5/27/2022, 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:

16175 Winterset Ct, Orland Park, IL 60467

the real property described being set forth as follows:

LOT 5 IN WINTERSET ESTATES, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/2 OF THE NORTHEST QUARTER OF SECTION 29, TOWNSHIP 36 NORTH, RANGE 1/2 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLIOIS

PIN: 27-29-201-022-0000

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 5/27/2022 the amount payable under the Note and Security Instrument (the Unpaid Palance") is
- 2. \$\frac{\$816,000.00}{2}\$ consisting of the amount(s) loaned to the Borrower by the Lender and any upper lide interest.
- 2. The Borrower promises to pay the Unpaid Balance, plus interest, to the order of the Lender. Into est, will be charged on the Unpaid Balance at the yearly rate of 3.00 %. The Borrower promises to make monthly payments of principal and interest of U.S. \$3,513.65, beginning on the 1st day of October 2023 and continuing thereafter on the same day of each succeeding month \$3,513.65 until principal and interest are paid in full. If on 09/01/2052 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at Old National Bank, One Main Street, Evansville, IN or at such other place as the lender may require.

- 3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument in accordance with the terms of the Note and Security Instrument.
- 4. The Borrower also will comply with all other covenants, agreements, and requirements of the Note and 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 the Borrower is obligated to make under the Note and Security Instrument.

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5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Rahid Doleh	
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[S_ ace Below This Line for Ack	nowledgements]
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STATE OF Illinois) COUNTY OF Cook)	
Before me, the undersigned, a Notary Public in and for said and acknowledged the execution of the foregoing Note and Mort sage	County and State, personally appeared Rahid Dole, Single man Modification Agreement.
WITNESS, my hand and Notarial Seal the 27 day of	<u>] :</u>
	20.
ACTING IN County, ILLINOIS	0/4/
My Commission Expires <u>43/29/2026</u>	
	Contion

Official Seal Zachary Richard Raber Notary Public State of Illinois My Commission Expires 3/29/2026

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## **UNOFFICIAL COPY**

OLD NATIONAL BANK, successor in interest to First Midwest Bank
Halling, VP
BY: Traci Gellings
ITS: Vice President
STATE OF Illinois
COUNTY OF Lake)
Before me, the undersigned, a Notary Public in and for sa'd County and State, personally appeared the within-named, Vice President of Old National Bank, successor in interest to First Midwest Bank who, as such office, and for and behalf of said Bank
acknowledged the execution of the foregoing Note and Mortgage Moclification Agreement.
WITNESS, my hand and Notarial Seal the 30 day of JUNE, 2023
Ut Dalagum
Name
COUNTY, LAKE  OFFICIAL SEAL  MAHITA PALADUGU  OFFICIAL SEAL
My Commission Expires

This instrument prepared by Dinesh Rathod of Old National Bank, 300 N. Hunt Club Road, Gurnee, Illinois 600031. I affirm under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Dinesh Rathod Loan # 2100050024. 2100058729