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CEDRIC GILES

COOK COUNTY CLERK'S OFFICE

Date 6/7/2024 10:06 AM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Emily Nunan, Commercial Loan Assistant
Assemblies of God Credit Union
1535 North Campbell
Springfield, MO 65803

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 12, 2024, is made and executed between Abelardo Cruz-Hernandez and Sulma Perez, husband and wife (referred to below as "Grantor") and Assemblies of God Credit Union, whose address is 1535 North Campbell, Springfield, MO 65803 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 20, 2024 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 6, 2022 in Cook County, Illinois, Document Number 2224907171.

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

LOT 16 IN HERBERT E. VANATTA'S SUBDIVISION IN THE SOUTH 1/2 AND THE EAST 142 FEET OF THE NORTH 1/2 OF BLOCK 5 IN VANATTA'S SUBDIVISION AND THE WEST 8 FEET OF THE VACATED 20 FOOT ALLEY LYING EAST OF AND ADJOINING SAID BLOCK 5 IN THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 34, 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 4612 W. McLean Ave., Chicago, IL 60639. The Real Property tax identification number is 13-34-124-026-0000.

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

Modification to increase principal loan amount.

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

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MODIFICATION OF MORTGAGE (Continued)

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 APRIL 12, 2024.

GRANTOR:

x 
Abelardo Cruz-Hernandez

x 
Guilia Perez

LENDER:

ASSEMBLIES OF GOD CREDIT UNION

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Abelardo Cruz-Hernandez and Sulma Perez**, 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 16th day of APRIL, 2024.

By _____ Residing at _____

Notary Public in and for the State of IL

My commission expires 3/29/27



LENDER ACKNOWLEDGMENT

STATE OF MISSOURI)
) SS
 COUNTY OF Greene)

On this 30th day of May, 2024 before me, the undersigned Notary Public, personally appeared JEH. Birdsell and known to me to be the Vice President, authorized agent for **Assemblies of God Credit Union** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Assemblies of God Credit Union**, duly authorized by **Assemblies of God Credit Union** 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 **Assemblies of God Credit Union**.

By Emily Nunan Residing at Missouri

Notary Public in and for the State of Missouri

My commission expires 04/17/2026

