

# UNOFFICIAL COPY

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Date 7/26/2024 10:17 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**  
**LAKESIDE BANK**  
Oak Brook Operations Center  
2001 York Road Ste 150  
Oak Brook, IL 60523

**SEND TAX NOTICES TO:**  
**LAKESIDE BANK**  
Oak Brook Operations Center  
2001 York Road  
Oak Brook, IL 60523

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**  
Maryellen Howard  
Lakeside Bank  
2001 York Road Ste 150  
Oak Brook, IL 60523

## MODIFICATION OF MORTGAGE



\*#####074006062024#####\*

**THIS MODIFICATION OF MORTGAGE** dated June 6, 2024, is made and executed between Wanyi Yu a/k/a Wan Yi Yu, a single person, whose address is 2527 South Mary Street, Chicago, IL 60608 (referred to below as "Grantor") and Lakeside Bank, whose address is 2001 York Road Ste 150, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 6, 2012 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded at the Cook County Recorder of Deeds on August 22, 2012 as Document Number 1223512035.

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

Lots 31 and 32 in the Commissioner's Subdivision of Lot 9 in Block 24 in Canal Trustees Subdivision of the South Fractional Section 29, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 940 W. 29th Street, Chicago, IL 60608. The Real Property tax identification number is 17-29-414-057-0000; 17-29-414-058-0000.

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

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## MODIFICATION OF MORTGAGE (Continued)

Delete and restate Note definition as follows: Note. The word "Note" means the Promissory Note dated July 6, 2012, in the original principal amount of \$98,000.00 from Borrower to Lender, together with all renewals, extensions, modifications, refinancings, consolidations, and substitutions thereof. NOTICE: Under no circumstances shall the interest rate on this Mortgage be more than the maximum rate allowed by applicable law. All other terms and conditions of the loan documents shall remain in full force and effect.

**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 JUNE 6, 2024.**

GRANTOR:

x Wanyu  
WANYI YU AKA JOYCE YU

LENDER:

LAKESIDE BANK

x [Signature]  
Authorized Signer

DeKalb County Clerk's Office

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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 **WANYI YU AKA JOYCE YU**, 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 25th day of July, 2024.

By Fang Chen Residing at Chicago

Notary Public in and for the State of IL

My commission expires 11/14/2026



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 25th day of July, 2024 before me, the undersigned Notary Public, personally appeared Jennifer Lee and known to me to be the VP, authorized agent for Lakeside Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Lakeside Bank, duly authorized by Lakeside 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 Lakeside Bank.

By Fang Chen Residing at Chicago

Notary Public in and for the State of IL

My commission expires 11/14/2026



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## MODIFICATION OF MORTGAGE (Continued)

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