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2000-07-13 13:22:07
Cook County Recorder 25.50



00523125

MODIFICATION AGREEMENT

LOAN NO. 01-74749147

This agreement, made this the 16th day of JUNE 2000, by and between the Mortgagee, LIBERTY FEDERAL BANK, party of the first part, owner of the mortgage hereinafter described, and the Mortgagor(s) JACEK OZECH AKA JACEK ORZECH, MARRIED TO KRYSZYNA ORZECH representing himself to be the owner(s) of the real estate hereinafter and in said mortgage described.

LOT 7 IN BALLARD GARDENS, BEING A SUBDIVISION OF PART OF THE SE ¼ OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WITNESSETH:

REITITLE SERVICES # R844760

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated JANUARY 21, 1998 and recorded FEBRUARY 3, 1998 in the recorder's office of COOK County, Illinois as Document Number 98089039, conveying to LIBERTY FEDERAL BANK, as mortgagee certain premises in said mortgage particularly described and which said mortgage was given to secure the payment of one certain promissory note dated JANUARY 21, 1998, in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00).

The premises mentioned in said mortgage are legally described as follows:

COMMONLY KNOWN AS: 2212 WESTERN AVE.
PARK RIDGE, IL 60068

PERMANENT TAX ID NO.: 09-15-406-006

WHEREAS, there now remains an unpaid principal balance on the account of said mortgage indebtedness in the sum of FORTY-SIX THOUSAND AND NO/100 (\$46,000.00)

WHEREAS, the maturity date for the above referenced mortgage will remain as originally stated the 15th DAY OF FEBRUARY 2005.

AND KNOW THEREFORE, it is hereby agreed that said mortgage and supplement thereto, and any obligation or obligations secured thereby, be and the same are hereby modified, altered and amended in a manner so that JACEK ORZECH hereby agrees to pay LIBERTY FEDERAL BANK, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness in the sum of FORTY-SIX THOUSAND AND NO/100 (\$46,000.00), with interest calculated on the outstanding balance at the rate of Prime Minus .50% for the remaining term of the loan as was stated in the original note dated JANUARY 21, 1998. Payments are due on the 15th of every month until the whole of said indebtedness, including interest, shall have been paid except that if not sooner paid, the final payment of principal and interest shall be due and payable on the 15th DAY OF FEBRUARY 2005.

IN TESTIMONY WHEREOF, the parties hereunto have signed, sealed and delivered the indenture on the day and year first written above.

Jacek Orzech 7-7-00
JACEK ORZECH

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JACEK ORZECH, are personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. Given under my hand and official seal, this the 16TH day of JUNE 2000.

Kelli Leigh Gretz
NOTARY PUBLIC
My Commission expires:



LIBERTY FEDERAL BANK,

Gia M. Ormond, VP
GIA M. ORMOND, VICE PRESIDENT

Mark F. Metzger, AVP
MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS) SS
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT GIA M. ORMOND, is personally known to me to be the VICE PRESIDENT of LIBERTY FEDERAL BANK, and MARK F. METZGER personally known to me to be the ASSISTANT VICE PRESIDENT of said Corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me the day in person and severly acknowledge that such VICE PRESIDENT and ASSISTANT VICE PRESIDENT signed and delivered the said instruments as VICE PRESIDENT and ASSISTANT VICE PRESIDENT of said Corporation, and caused the corporation seal of said Corporation to be affixed thereto pursuant to authority given by the Board of Directors of said Corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, the uses and purposes therein set forth.

Given under my hand and notarized the 7TH day of JULY 2000.

Martin William Lotz
NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:
LIBERTY FEDERAL BANK
ONE GRANT SQUARE, P.O. BOX 386
HINSDALE, IL 60521

"OFFICIAL SEAL"
MARTIN WILLIAM LOTZ
Notary Public, State of Illinois
My Commission Expires 5-12-2002

MAIL TO: MARK M.