

American Chartered Bank
1199 E. Higgins Rd.
Schaumburg, IL 60173
847-517-5400 (Lender)



(\$267,823.01)

**MODIFICATION AND
EXTENSION OF MORTGAGE**

GRANTOR		BORROWER	
Ken Lewkowicz Stefania Lewkowicz		Ken Lewkowicz	
ADDRESS		ADDRESS	
15360 S. Sulky Drive Lockport, IL 60441		15360 S. Sulky Drive Lockport, IL 60441	
TELEPHONE NO.	IDENTIFICATION NO.	TELEPHONE NO.	IDENTIFICATION NO.
708-301-0894		708-301-0894	

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 14TH day of NOVEMBER, 1999, is executed by and between the parties indicated below and Lender.

A. On DECEMBER 14, 1998, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of TWO HUNDRED FOURTEEN THOUSAND AND NO/100 Dollars (\$ 214,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of Lender covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date JANUARY 29, 1999 as Document No. 99097152 in the records of the Recorder's (Registrar's) Office of Cook County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".

B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the Mortgage. The parties agree as follows:

- (1) The maturity date of the Note is extended to NOVEMBER 14, 2003, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
- (2) The parties acknowledge and agree that, as of NOVEMBER 14, 1999, the unpaid principal balance due under the Note was \$ 206,823.01, and the accrued and unpaid interest on that date was \$ n/a.
- (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described on Schedule B below.
- (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify and confirm these terms and conditions as modified.
- (5) Borrower, Grantor and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this Agreement. As of the date of this Agreement, there are no claims, defenses, setoffs or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
- (6) The Mortgage is further modified as follows:

INCREASE PRINCIPAL AMOUNT BY \$61,000.00 WITH A CURRENT BALANCE OF \$206,823.01 TO \$267,823.01

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[Signature]
Initials

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SCHEDULE A

PARCEL 1: THE NORTH 12.50 FEET OF LOT 23 AND ALL OF LOT 24 IN PROPOST EDGEWOOD HOMES SECOND ADDITION, BEING A SUBDIVISION OF BLOCK 29 (EXCEPT THE EAST 375 FEET THEREOF) IN CIRCUIT COURT PARTITION OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 6, 1959 AS DOCUMENT NUMBER 17530729.

PARCEL 2: EASEMENT FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN THE DECLARATION OF EASEMENTS AND EXHIBIT "A" THERETO ATTACHED MADE BY THE CHICAGO TITLE AND TRUST COMPANY, AN ILLINOIS CORPORATION AS TRUSTEE UNDER TRUST AGREEMENT DATED JULY 3, 1957 AND KNOWN AS TRUST NUMBER 39367 DATED AND RECORDED SEPTEMBER 11, 1959 AS DOCUMENT 17655504 AND CREATED BY THE DEED FROM THE CHICAGO TITLE AND TRUST COMPANY, AN ILLINOIS CORPORATION AS TRUSTEE UNDER TRUST AGREEMENT DATED JULY 3, 1957, NO. 1963 TO JOSEPH KUPP DATED DECEMBER 28, 1962 AND RECORDED JANUARY 8, 1963 AS DOCUMENT 18691200 FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS.

Address of Real Property: 4513 S. Harlem
Stickney, IL 60402

Permanent Index No.(s): 19-06-300-027-0000

SCHEDULE B

GRANTOR: Ken Lewkowicz

Ken Lewkowicz
married to Margaret M. Lewkowicz

GRANTOR:

GRANTOR Stefania Lewkowicz

Stefania Lewkowicz
a widow

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

GRANTOR:

00005366

[Handwritten Signature] SL initials

UNOFFICIAL COPY

BORROWER:

BORROWER:

Ken Lewkowicz

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

GUARANTOR:

GUARANTOR:

GUARANTOR:

GUARANTOR:

LENDER: American Chartered Bank

Jerry A. Woods
Senior Vice President

State of Illinois)
County of Aurora) ss.

State of Illinois)
County of Aurora) ss.

I, _____ a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Ken Lewkowicz personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ he _____ signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this 14th day of November, 1999 by Jerry A. Woods as Senior Vice President on behalf of the American Chartered Bank.

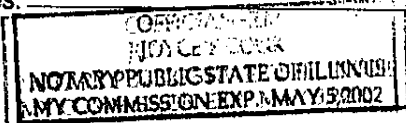
Given under my hand and official seal, this 14th day of November, 1999.

Given under my hand and official seal, this _____ day of _____.

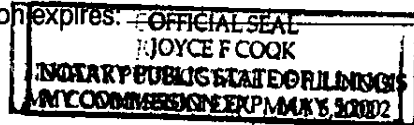
Joyce F. Cook
Notary Public

00005366
Notary Public

Commission expires:



Commission expires:



Prepared by and return to: American Chartered Bank

MAIL TO: _____
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Initials

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Property of Cook County Clerk's Office

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NOTARY PUBLIC STATE OF ILLINOIS
JOYCE S. COOK
OFFICIAL SEAL

ILLINOIS DEPARTMENT OF REVENUE
STATE OF ILLINOIS

AMERICAN CHARTERED BANK
1000 La Grange Road
Schaumburg, IL 60196