

UNOFFICIAL COPY

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1/75/0006 21 001 Page 1 of 2  
2000-01-10 10:34:03  
Cook County Recorder 23.50

RECORDATION REQUESTED BY:

STATE FINANCIAL BANK  
10910 MAIN STREET  
RICHMOND, IL 60071



00024235

WHEN RECORDED MAIL TO:

STATE FINANCIAL BANK  
10910 MAIN STREET  
RICHMOND, IL 60071



SEND TAX NOTICES TO:

MARIETTA E BERNACKI  
1935 N 76TH AVE  
ELMWOOD PARK, IL 60635

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: JEAN EHLERT-STATE FINANCIAL BANK  
10910 MAIN STREET  
RICHMOND, IL 60071

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 23, 1999, BETWEEN MARIETTA E. BERNACKI, DIVORCED AND NOT SINCE REMARRIED, (referred to below as "Grantor"), whose address is 1935 N 76TH AVE, ELMWOOD PARK, IL 60635; and STATE FINANCIAL BANK (referred to below as "Lender"), whose address is 10910 MAIN STREET, RICHMOND, IL 60071.

MORTGAGE. Grantor and Lender have entered into a mortgage dated November 8, 1994 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED 12/09/94 BY THE COOK COUNTY RECORDER, AS DOCUMENT #04034583

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

THE NORTH 43 FEET OF THE SOUTH 93 FEET OF LOT 39 IN MONT CLARE HILLSIDE FIRST ADDITION, A SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 27, 1914 AS DOCUMENT 5465421

The Real Property or its address is commonly known as 1935 N 76TH AVE, ELMWOOD PARK, IL 60635. The Real Property tax identification number is 12-36-400-023-0000.

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

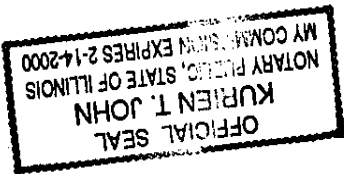
TO EXTEND THE MATURITY DATE TO NOW BE 01/01/05, TO CHANGE THE RATE OF INTEREST TO NOW BE FIXED AT 9.00%, AND TO AMEND THE PAYMENT SCHEDULE TO NOW BE PRINCIPAL AND INTEREST PAYMENTS MONTHLY FOR 60 MONTHS WITH A BALLOON PAYMENT DUE AT THE TIME OF MATURITY.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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

Handwritten initials/signature: SY, RA, ME, CW

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On this day before me, the undersigned Notary Public, personally appeared **MARIETTA E BERNACKI**, 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 29th day of December, 1999.  
By Kenneth J. [Signature]  
Residing at ORLAND PARK, IL 60467  
Notary Public in and for the State of ILLINOIS  
My commission expires Feb. 14, 2002



STATE OF ILLINOIS  
COUNTY OF COOK

INDIVIDUAL ACKNOWLEDGMENT

GRANTOR: [Signature] X  
MARIETTA E BERNACKI  
LENDER: STATE FINANCIAL BANK  
By: [Signature] Authorized Officer  
to all such subsequent actions.  
EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.