



**MODIFICATION AGREEMENT**

**LOAN NO. 01-74710836**

This agreement, made this the 13<sup>th</sup> day of FEBRUARY 2001, by and between the Mortgagee, LIBERTY FEDERAL BANK formerly known as HINSDALE FEDERAL BANK OF SAVINGS, party of the first part, owner of the mortgage hereinafter described, and the Mortgageor(s) PHILIP A. COZZA AND LYNN N. COZZA, IN JOINT TENANCY, representing themselves to be the owner(s) of the real estate hereinafter and in said mortgage described.

**THE S 75 FT. OF LOT 7 IN BLOCK 21 IN FOREST HILLS OF WESTERN SPRINGS, COOK COUNTY, ILLINOIS, A SUBDIVISION BY HENRY EINFELDT AND GEORGE L. BRUCKERT, OF THE E 1/2 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND PART OF BLOCKS 12, TO 15 IN THE HIGHLANDS, BEING A SUBDIVISION OF THE NW 1/4 AND THE W 800 FT. OF THE N 144 FT. OF THE SW 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LYING E OF A LINE 33 FT. W OF AND PARALLEL WITH THE E LINE OF SAID NW 1/4 OF SECTION 7, IN COOK COUNTY, ILLINOIS.**

**WITNESSETH:**

REL TITLE SERVICES # 2900481

WHEREAS, the Mortgage(s) heretofore executed a certain mortgage dated APRIL 14, 1994 and recorded APRIL 21, 1994 in the recorder's office of COOK County, Illinois as Document Number 94360913, conveying to LIBERTY FEDERAL BANK formerly known as HINSDALE FEDERAL BANK FOR SAVINGS, 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 APRIL 14, 1994 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: 5043 CENTRAL  
WESTERN SPRINGS, IL 60558**

# UNOFFICIAL COPY

Property of Cook County Clerk's Office

PERMANENT TAX ID NO.: 18-07-220-030

WHEREAS, their now is a credit limit available up to the maximum amount of TWENTY THOUSAND AND NO/100 (\$20,00.00) secured by the mortgage indebtedness.

WHEREAS, the maturity date for the above referenced mortgage is hereby extended to the 15th DAY OF MAY 2008

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 PHILIP A. COZZA AND LYNN M. COZZA, hereby agrees to pay LIBERTY FEDERAL BANK formerly known as HINSDALE FEDERAL BANK FOR SAVINGS, its successors and assigns, the amount remaining unpaid on said mortgage indebtedness up to the maximum credit limit in the amount of TWENTY THOUSAND AND NO/100 (\$20,000.00), with interest calculated on the outstanding balance at the rate of Prime minus .50% for the remaining term of the loan as the original Promissory Note dated APRIL 14, 1994 is hereby modified to by this modification agreement dated FEBRUARY 13, 2001. 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 MAY 2008.

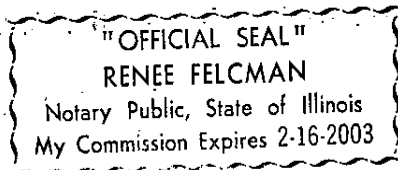
IN TESTIMONY WHEREOF, the parties herunto have signed, sealed and delivered the indenture on the day and year first written above.

*Philip A. Cozza*  
PHILIP A. COZZA

*Lynn M. Cozza*  
LYNN M. COZZA

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that PHILIP A. COZZA AND LYNN M. COZZA 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, the 13<sup>TH</sup> Day of FEBRUARY 2001.

*Renée Felcman*  
NOTARY PUBLIC  
My Commission Expire: 2-16-2003



UNOFFICIAL COPY

Property of Cook County Clerk's Office

LIBERTY FEDERAL BANK

Gia Ormond, VP  
GIA ORMOND, VICE PRESIDENT

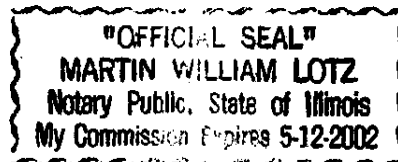
Mark F. Metzger, A/P  
MARK F. METZGER, ASSISTANT VICE PRESIDENT

STATE OF ILLINOIS  
COUNTY OF COOK

I, MARTIN WILLIAM LOTZ, a Notary public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY THAT GIA 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 22<sup>ND</sup> Day of FEBRUARY 2001.

M. W. Lotz  
NOTARY PUBLIC:



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



UNOFFICIAL COPY

Property of Cook County Clerk's Office

COOK COUNTY CLERK'S OFFICE  
JAN 10 2011