

RECORDATION REQUESTED BY:
Meadows Credit Union
3350 Salt Creek Lane, Suite 100
Arlington Heights, IL 60005
WHEN RECORDER MAIL TO:
Meadows Credit Union
3350 Salt Creek Lane, Suite 100
Arlington Heights, IL 60005
SEND TAX NOTICES TO:
Meadows Credit Union
3350 Salt Creek Lane, Suite 100
Arlington Heights, IL 60005

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0010107336

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2001-02-08 14:56:51
Cook County Recorder 43.00

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

THIS MODIFICATION IS DATED January 25, 2001 Between Henry J. Kowalski and Jennifer Kowalski, husband**
("Borrower") whose address is 1034 Fortuna Avenue, Park Ridge, IL 60068 and Meadows Credit **and wife
Union ("Lender"), 3350 Salt Creek Lane, Suite 100 Arlington Heights, IL 60005.

MORTGAGE. Borrower and Lender have entered into a mortgage dated July 28, 2000
recorded in Cook County, State of Illinois as follows:

recorded on: August 2, 2000 as document # 00586320

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

See attached hereto and a part hereof

The Real Property or its address is commonly known as 1034 Fortuna Avenue, Park Ridge, IL 60068

The Real Property Tax Identification number is 09-22-408-050-0000

MODIFICATION: Borrower and Lender hereby modify the Mortgage as follows:
The credit line of \$84,000.00 is decreased to \$57,000.00, all other terms remain the same.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by the 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 ("Note"). It is the intention of the Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser to this Note, including accomodation parties, unless a party is expressly released by lender in writing. Any maker or endorser, including accomodation 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 parties 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.

EACH BORROWER ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION, AND EACH BORROWER AGREES TO ITS TERMS.

BORROWER:
[Signature]
Henry J. Kowalski

[Signature]
Jennifer Kowalski
Lender:
[Signature]

LENDER:
[Signature]
Lana M. Sommer

LENDER ACKNOWLEDGEMENT

STATE OF Illinois
COUNTY OF Cook

On this 25th day of January, 2001, before me, the undersigned, Gary Leland and known to me to be the Vice President authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.



By [Signature] Residing at 3350 Salt Creek Ln #100, Arlington Heights, IL 60005
Notary Public in the State of Illinois My Commission expires May 24, 2003

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BOX 333-CTI