

RECORDATION REQUESTED BY:
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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9/31/02 16:07 001 Page 1 of 1
2001-12-21 14:51:57
Cook County Recorder 43.90

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H20568000
MODIFICATION OF MORTGAGE
THIS MODIFICATION IS DATED November 19, 2001 Between TIMOTHY P. CHMURA AND KATHLEEN M. CHMURA, HIS WIFE AS JOINT TENANTS ("Borrower") whose address is 5838 RIDGE AVE, BERKELEY, IL 60163 and Meadows Credit Union ("Lender"), 3350 Salt Creek Lane, Suite 100 Arlington Heights, IL. 60005.

MORTGAGE. Borrower and Lender have entered into a mortgage dated AUGUST 26, 1997 recorded in COOK County, State of Illinois as follows:

Recorded on: AUGUST 29, 1997 as document # 97638710

REAL PROPERTY DESCRIPTION: THE WEST 60 OF LOT 15 (AS MEASURED ON THE SOUTH LINE THEREOF) IN FLIPPINGER'S ADDITION TO HILLSIDE, IN THE SOUTHWEST FRACTIONAL 1/4 OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. 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 5838 RIDGE AVE, BERKELEY, IL 60163

The Real Property Tax Identification number is 15-07-307-058

MODIFICATION: Borrower and Lender hereby modify the Mortgage as follows:
CHANGE CREDIT LIMIT OF \$78,750.00 TO \$ 53,600.00.

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' 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 endorsers to this Note, including accommodation parties, unless lender in writing expressly releases a party. 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 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: Timothy P. Chmura
TIMOTHY P. CHMURA

Kathleen M. Chmura
KATHLEEN M. CHMURA

LENDER: Ann Magnes
ANN MAGNES

LENDER ACKNOWLEDGEMENT

STATE OF ILLINOIS
COUNTY OF COOK

BOX 333-CTI

On this 19th day of December, 2001, before me, the undersigned Notary Public, personally appeared ANN MAGNES and known to me to be the MANAGER 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 Debra R. Hardsouk Residing at _____
Notary Public in the State of Illinois My Commission expires _____

