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2002-01-07 16:29:38
Cook County Recorder 27.50



0020021684

RECORDATION REQUESTED BY:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

WHEN RECORDED MAIL TO:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

SEND TAX NOTICES TO:
HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

FOR RECORDER'S USE ONLY

4
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Real Estate Index R907377

This Modification of Mortgage prepared by:

Hinsdale Bank & Trust Co.
25 E. First Street
Hinsdale, IL 60521



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 24, 2001, is made and executed between Mark J. Miklosz and Ann F. Miklosz, his wife, as tenants by the entirety (referred to below as "Grantor") and HINSDALE BANK & TRUST CO., whose address is 25 E. FIRST STREET, HINSDALE, IL 60521 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 30, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A mortgage dated March 30, 2001 and recorded April 16, 2001, recorded in Cook County as document number 0010306433.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Cook County, State of Illinois:

LOT 61 AND THE SOUTH 2 FEET OF LOT 62 BLOCK 22 IN WESTERN SPRINGS RESUBDIVISION OF PART OF THE EAST HINSDALE IN THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4141 Central Avenue, Western Springs, IL 60558. The Real Property tax identification number is 18-06-217-029

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

4 pages

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MODIFICATION OF MORTGAGE

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Loan No: 490001904

(Continued)


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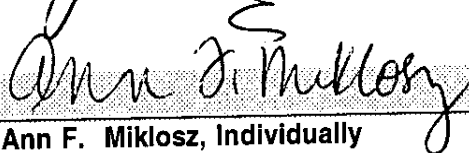
A principal increase to \$100,000.00 from \$75,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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 to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 24, 2001.

GRANTOR:

X 
Mark J. Miklosz, Individually

X 
Ann F. Miklosz, Individually

LENDER:

X 
Authorized Signer

Property of Cook County Clerk's Office

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS

On this day before me, the undersigned Notary Public, personally appeared Mark J. Miklosz, 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 24th day of December, 2001

By Ruthann Hurley Vihon Residing at Western Springs

Notary Public in and for the State of Illinois

My commission expires 04/05/03

OFFICIAL SEAL RUTHANN HURLEY VIHON NOTARY PUBLIC, STATE OF ILLINOIS COMMISSION EXPIRES: 04/05/03

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) SS

On this day before me, the undersigned Notary Public, personally appeared Ann F. Miklosz, 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 24th day of December, 2001

By Ruthann Hurley Vihon Residing at Western Springs

Notary Public in and for the State of Illinois

My commission expires 04/05/03

OFFICIAL SEAL RUTHANN HURLEY VIHON NOTARY PUBLIC, STATE OF ILLINOIS COMMISSION EXPIRES: 04/05/03

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 24th day of December, 2001 before me, the undersigned Notary Public, personally appeared Stephen C. Fleimling and known to me to be the 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 the 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 or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Ruthann Hurley Vihon Residing at Western Springs

Notary Public in and for the State of Illinois

My commission expires 04/05/03

OFFICIAL SEAL
RUTHANN HURLEY VIHON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 04/05/03

Cook County Clerk's Office