

# UNOFFICIAL COPY

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1136/0026 35 001 Page 1 of 6  
2002-01-10 08:10:25  
Cook County Recorder 31.50

RECORDATION REQUESTED BY:  
PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463

WHEN RECORDED MAIL TO:  
PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Palos Bank and Trust  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463

STEWART TITLE OF ILLINOIS  
2 NORTH LaSALLE STREET, SUITE 1920  
CHICAGO, IL 60606

162735

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 28, 2001, is made and executed between Matthew A. Kuras, Robert J. Gonsch Jr. and Debbie J. Gonsch, whose address is 14021 Walter Hagen Lane, Midlothian, IL 60445 (referred to below as "Grantor") and PALOS BANK AND TRUST COMPANY, whose address is 12600 S. HARLEM AVENUE, PALOS HEIGHTS, IL 60463 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 28, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Original mortgage in the amount of \$243,750.00 recorded July 16, 2001 as document #0010628593.

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

Lot 29 in Fairways of Midlothian Unit "A" subdivision, being a subdivision of part of the West Half of the Southeast Quarter of Section 4, Township 36 North, Range 13, East of the Third Principal Meridian, according to the plat thereof recorded February 25, 1999 as document 99186936, in Cook County, Illinois.

The Real Property or its address is commonly known as 14025 Walter Hagen Lane, Midlothian, IL 60445. The Real Property tax identification number is 28-04-416-018

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

Increase Mortgage amount to \$247,500.

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

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## MODIFICATION OF MORTGAGE

Loan No: 70004868

(Continued)

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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 NOVEMBER 28, 2001.

**GRANTOR:**

X   
Matthew A. Kurag, Individually

X   
Robert J. Gonsch Jr., Individually

X   
Debbie J. Gonsch, Individually

**LENDER:**

X   
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Matthew A. Kuras; Robert J. Gonsch Jr.; and Deonie J. Gonsch**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

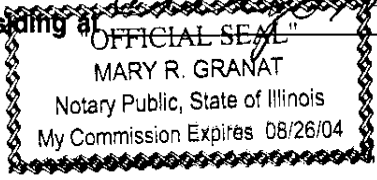
Given under my hand and official seal this 28th day of November, 2001

By Mary R. Grant

Residing at Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 8-26-04



LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 ) SS  
COUNTY OF Cook )

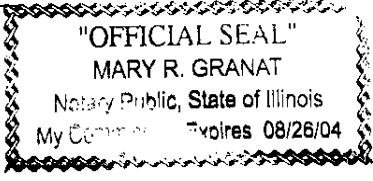
On this 28th day of November, 2001 before me, the undersigned Notary Public, personally appeared MARK L. SEBASTIAN and known to me to be the AST VICE PRES, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act 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 Mary R. Grant

Residing at Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 8-26-04



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**MODIFICATION OF MORTGAGE**

**(Continued)**

**Loan No: 70004868**

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## LEGAL DESCRIPTION

### EXHIBIT "A"

File No.: 162735

Lot 29 in Fairways of Midlothian Unit "A" subdivision, being a subdivision of part of the West Half of the Southeast Quarter of Section 4, Township 36 North, Range 13, East of the Third Principal Meridian, according to the plat thereof recorded February 25, 1999 as document 99186936, in Cook County, Illinois.

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