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2002-06-07 15:59:13  
Cook County Recorder 27.50

RECORDATION REQUESTED BY:  
BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL  
60712-3631



WHEN RECORDED MAIL TO:  
BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL  
60712-3631

SEND TAX NOTICES TO:  
GUST KOSTOPOULOS  
VOULA KOSTOPOULOS  
2536 N CICERO  
CHICAGO, IL 60639



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
BRICKYARD BANK  
6676 N. LINCOLN AVENUE  
LINCOLNWOOD, IL 60712

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 6, 2002, is made and executed between GUST KOSTOPOULOS and VOULA KOSTOPOULOS, HUSBAND AND WIFE AS JOINT TENANTS, (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 6, 2001 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**MORTGAGE DATED 6-6-2001 AND RECORDED 6-28-2001 AS DOCUMENT NUMBER 0010572813, INCLUDING, BUT NOT LIMITED TO ANY AND ALL MODIFICATIONS THEREOF.**

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

LOT 7 TO 11 IN BLOCK 9 OF EDWARD F. KENNEDY'S RESUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2530-42 N. CICERO AVE., CHICAGO, IL 60639. The Real Property tax identification number is 13-28-419-027

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

**CHANGE THE INTEREST RATE TO 7.50% FIXED, CHANGE THE PAYMENT SCHEDULE TO INTEREST ONLY MONTHLY, AND EXTEND MATURITY DATE TO 9-6-2002.**

**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

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X  
Authorized Signer

LENDER:

X  
VOULA KOSTOPOULOS, Individually

X  
GUST KOSTOPOULOS, Individually

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 6, 2002.

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 endorses 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.

MODIFICATION OF MORTGAGE (Continued)

MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **GUST KOSTOPOULOS and VOULA KOSTOPOULOS**, 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 3rd day of June, 2002

By Geraldine Schnock

Residing at 6676 N Lincoln Ave  
Lincolnwood, IL 60712

Notary Public in and for the State of Illinois

My commission expires 5-21-2006



LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this 3rd day of June, 2002 before me, the undersigned Notary Public, personally appeared Leonard English and known to me to be the Loan Officer, 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 Geraldine Schnock

Residing at 6676 N Lincoln Ave  
Lincolnwood, IL 60712

Notary Public in and for the State of Illinois

My commission expires 5-21-2006



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