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4542/0059 08 001 Page 1 of 4  
2002-06-19 11:35:23  
Cook County Recorder 27.50

**RECORDATION REQUESTED BY:**

MB Financial Bank, N.A.  
Commercial Banking Div. 3  
801 W. Madison Street  
Chicago, IL 60607



0020685224

**WHEN RECORDED MAIL TO:**

MB Financial Bank, N.A.  
Loan Documentation  
1200 N. Ashland Avenue  
Chicago, IL 60622

LA# 25105

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

MB Financial Bank, N.A.  
1200 North Ashland Avenue  
Chicago, IL 60622

**mb financial**  
bank.

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated March 11, 2002, is made and executed between James D. Kocmoud and Carol Kocmoud, in joint tenancy, whose address is 6727 W. Cermak Rd., Berwyn, IL 60402 (referred to below as "Grantor") and MB Financial Bank, N.A., whose address is 801 W. Madison Street, Chicago, IL 60607 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 27, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Mortgage Recorded on February 15, 2002 as Document No. 0020188153.**

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

LOT 8 (EXCEPT THE NORTH 7 FEET THEREOF), LOT 9 (EXCEPT THE NORTH 7 FEET THEREOF) AND LOT 10 (EXCEPT THE NORTH 7 FEET THEREOF) ALL IN BLOCK 1 IN KLIMAS SUBDIVISION OF LOTS 1 AND 2 IN THE PARTITION OF THE WEST 51.49 ACRES OF THE WEST 1/3 OF THE NORTHEAST 1/4 AND THE EAST 41 ACRES OF THE EAST 1/3 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDAIN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6727 Cermak Road, Berwyn, IL 60402-2216. The Real Property tax identification number is 16-30-200-042-0000

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

The Maturity date is hereby extended to November 15, 2003. The payment has been modified as described in the payment section herein. All other terms and provisions of the loan documents remain in full force and effect.

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0020685224

Page 2

Loan No: 25105

(Continued)

Page 2

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 MARCH 11, 2002.

GRANTOR:

X James D. Kocmoud  
James D. Kocmoud, Individually

X Carol Kocmoud  
Carol Kocmoud, Individually

LENDER:

X [Signature]  
Authorized Signer

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Loan No: 25105

MODIFICATION OF MORTGAGE  
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **James D. Kocmoud and Carol Kocmoud**, 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 4th day of June, 20 02

By Maria Lara Residing at 801 W Madison

Notary Public in and for the State of IL

My commission expires 2-8-04



LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF COOK )

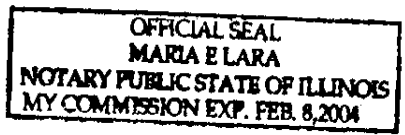
On this 4th day of June, 2002 before me, the undersigned Notary Public, personally appeared PETER A DELP and known to me to be the AVP

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 Maria Lara Residing at 801 W. Madison

Notary Public in and for the State of IL

My commission expires 2-8-04



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MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 25105

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