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Cook County Recorder of Deeds
Date: 04/14/2003 03:41 PM Pg: 1 of 4

RECORDATION REQUESTED BY:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

WHEN RECORDED MAIL TO:
EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

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Real Estate Index 21049895

This Modification of Mortgage prepared by:

EDENS BANK
3245 WEST LAKE AVENUE
WILMETTE, IL 60091

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 17, 2003, is made and executed between JERZY SAK a/k/a GEORGE SAK and TERESA SAK, his wife, whose address is 5842 W. FULLERTON AVENUE, CHICAGO, IL 60639 (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 17, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Document recorded in the office of Cook County Recorder of Deeds as Document No. 08082000.

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

LOT 22 IN BLOCK 7 IN BOOTH'S SUBDIVISION, A SUBDIVISION OF THE SOUTH 33 1/3 ACRES OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH 17 FEET OF SAID LOT TAKEN FOR WIDENING FULLERTON AVENUE) IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5842 W. Fullerton Ave, Chicago, IL 60639. The Real Property tax identification number is 13-29-427-039

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

Interest rate decreased to 7.50%. All other terms and conditions remain unchanged.

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,

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Authorized Signer

X

LENDER:

TERESA SAK, Individually

X

Teresa Sak

JERZY SAK aka GEORGE SAK, Individually

X

George SAK

GRANTOR:

MARCH 17, 2003.

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

actions.

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

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MODIFICATION OF MORTGAGE

Loan No: 1125348

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **JERZY SAK a/k/a GEORGE SAK and TERESA SAK**, 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 17th day of March, ~~18~~ 2003

By Yogesh J. Patel Residing at Wilmette, IL: 60091.

Notary Public in and for the State of Illinois

My commission expires 4/17/2004



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 17th day of March, 03 before me, the undersigned Notary Public, personally appeared Michael Lintvelt and known to me to be the ASST. V.P., 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 Yogesh J. Patel Residing at Wilmette, IL: 60091.

Notary Public in and for the State of Illinois

My commission expires 4/17/2004

