

# UNOFFICIAL COPY



Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 05/05/2003 07:20 AM Pg: 1 of 4

**RECORDATION REQUESTED BY:**

MB Financial Bank, N.A.,  
successor in interest to  
Manufacturers Bank  
Retail Banking - Tinley Park  
16255 S. Harlem Avenue  
Tinley Park, IL 60477

**WHEN RECORDED MAIL TO:**

MB Financial Bank, N.A.  
Loan Documentation  
1200 N. Ashland Avenue  
Chicago, IL 60622  
LN# 407218

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

Delilah Diaz Tr#6572  
MB Financial Bank, N.A.  
1200 North Ashland Avenue  
Chicago, IL 60622



## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 20, 2003, is made and executed between Albert J. Kulig and Karen L. Kulig, His Wife, In Joint Tenancy, whose address is 8119 Nottingham Road, Tinley Park, IL 60477 (referred to below as "Grantor") and MB Financial Bank, N.A., successor in interest to Manufacturers Bank, whose address is 16255 S. Harlem Avenue, Tinley Park, IL 60477 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 18, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage Recorded on May 31, 2000 as Document No. 00391621 further modified with a Modification of Mortgage dated February 20, 2001 and Recorded on April 30, 2001 as Document No. 0010351898.

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

LOT 160 IN GALLAGHER AND HENRY'S TINLEY MEADOWS UNIT NO. 3, A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 23, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 8119 Nottingham Road, Tinley Park, IL 60477. The Real Property tax identification number is 27-23-421-002-0000

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

The Principal amount of \$35,000.00 is hereby increased to \$80,000.00 and the Maturity date of February

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## MODIFICATION OF MORTGAGE

(Continued)

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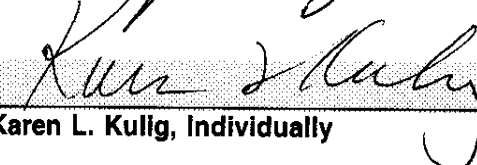
20, 2003 is hereby extended to February 20, 2004. The Interest Rate has been modified to Lender's Current Rate plus 1% over the index. All other terms and provisions of the loan documents remain in full force and effect. .

**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 FEBRUARY 20, 2003.**

**GRANTOR:**

X   
Albert J. Kullig, Individually

X   
Karen L. Kullig, Individually

**LENDER:**

X   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **Albert J. Kulig and Karen L. Kulig**, 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 27<sup>th</sup> day of March, 20 03

By Brenda Carter Stamps Residing at 16255 S. Harlem

Notary Public in and for the State of Illinois

My commission expires 4/2/2005



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 27<sup>th</sup> day of March, 2003 before me, the undersigned Notary Public, personally appeared Richard C. Simagen and known to me to be the Vice President Business Banking 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 Candace Vedral Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires 5-18-04



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## MODIFICATION OF MORTGAGE

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