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Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 10/14/2003 10:55 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
MidAmerica Bank, fsb
1823 Centre Point Circle
P.O. Box 3225
Naperville, IL 60566-7225

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

MATT KOWAL, Loan Administration Specialist
MidAmerica Bank, fsb
1823 Centre Point Circle
Naperville, IL 60566-7225

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 30, 2002, is made and executed between Robert Kowalski, whose address is 1699 Wall St., Mount Prospect, IL 60056 and Krzysztof Hornig, whose address is 1699 Wall St., Mount Prospect, IL 60056 (referred to below as "Grantor") and MidAmerica Bank, fsb, whose address is 1823 Centre Point Circle, P.O. Box 3225, Naperville, IL 60566-7225 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 20, 2001 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

SEPTEMBER 28, 2001 AS DOCUMENT NUMBER 0010907984 IN THE COOK COUNTY RECORDER OF DEEDS OFFICE.

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 501 WEST HIGGINS ROAD, SCHAUMBURG, IL 60195.
The Real Property tax identification number is 07-16-200-017-0000

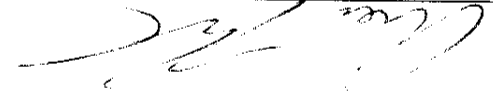
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

1. THIS MORTGAGE SHALL NOW SECURE A PROMISSORY NOTE DATED MAY 30, 2003 IN THE PRINCIPAL AMOUNT OF \$301,166.45.
2. TO MODIFY THE INTEREST RATE FROM A FIXED RATE OF 7.75% TO A VARIABLE RATE BASED ON THE WALL STREET JOURNAL INDEX PLUS 1.00% PURSUANT TO THE ABOVE-MENTIONED PROMISSORY NOTE.
3. TO MODIFY PAYMENT FROM PRINCIPAL AND INTEREST OF \$3,015.00 TO A PRINCIPAL PLUS INTEREST OF \$1,673.15 PLUS OUTSTANDING INTEREST PURSUANT TO ABOVE-MENTIONED

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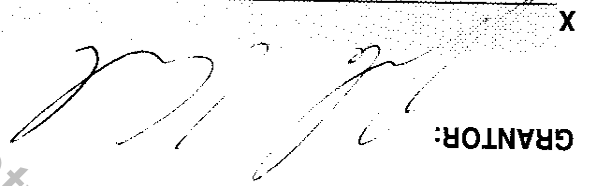
Authorized Signer

X 

LENDER:

X Krzysztof Hornig, Individually 

X Robert Kowalski, 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 MAY 30, 2003.

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 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.

- 4. TO PERMIT PRINCIPAL REPAYMENTS TO THE LOAN WITH NO PENALTY PURSUANT TO ABOVE-MENTIONED PROMISSORY NOTE.
- 5. TO EXTEND THE MATURITY DATE FROM 9/1/06 TO 6/1/08 PURSUANT TO THE ABOVE-MENTIONED PROMISSORY NOTE DATED MAY 29, 2003.

Loan No: 200000033

MODIFICATION OF MORTGAGE (Continued)

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 200000033

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DeWitt)

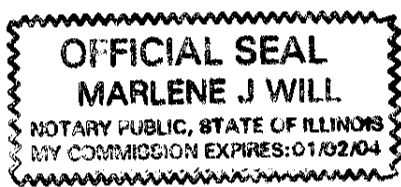
On this day before me, the undersigned Notary Public, personally appeared **Robert Kowalski and Krzysztof Hornig**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of May, 20 03

By Marlene J Will Residing at _____

Notary Public in and for the State of Illinois

My commission expires 01/02/04



LENDER ACKNOWLEDGMENT

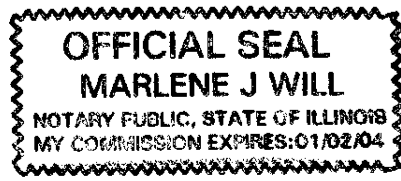
STATE OF Illinois)
) SS
 COUNTY OF DeWitt)

On this 30th day of May, 2003 before me, the undersigned Notary Public, personally appeared Aren Riet and known to me to be the Bus. Bk Representative 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 Marlene J Will Residing at _____

Notary Public in and for the State of Illinois

My commission expires 01/02/04



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**MODIFICATION OF MORTGAGE
(Continued)**