

# UNOFFICIAL COPY



Doc#: 0407747059  
Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 03/17/2004 08:16 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:  
INTERSTATE BANK  
ATTN: LOAN DEPARTMENT  
15533 S. CICERO AVENUE  
OAK FOREST, IL 60452

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Allison Eret (Loan#3725705-9001)  
INTERSTATE BANK  
15533 S. Cicero Avenue  
Oak Forest, IL 60452

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 8, 2004, is made and executed between Kenneth Kozlowski, and Debra Kozlowski, husband and wife as joint tenants, whose address is 17202 S. Parker Road, Homer Glen, IL 60441 (referred to below as "Grantor") and INTERSTATE BANK, whose address is 16700 SOUTH HARLEM AVENUE, TINLEY PARK, IL 60477 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 25, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded in the Office of the Cook County Recorder on May 13, 2002 as Document No. 0020542790.

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

LOT 7 IN BLOCK 19 IN ARTHUR T. MCINTOSH AND COMPANY'S CICERO AVENUE SUBDIVISION OF THE WEST 1/2 OF SECTION 15, AND THE EAST 1/2 OF SECTION 16, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 15324 S. Cicero Av., Oak Forest, IL 60452. The Real Property tax identification number is 28-16-208-018-0000

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

**An increase in the amount of \$11,000.00 to the current principal balance, not to exceed a total principal balance of \$214,794.00.**

**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,

CIT 117320 TIN 1/1 PF

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

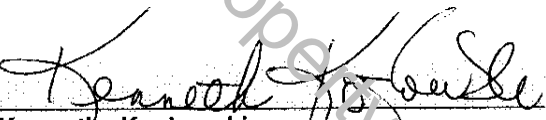
Loan No: 3725705-9001


Page 2

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 8, 2004.**

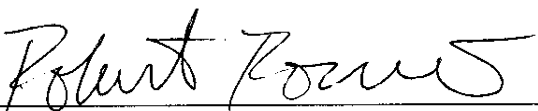
GRANTOR:

x   
Kenneth Kozlowski

x   
Debra Kozlowski

LENDER:

INTERSTATE BANK

x   
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 3725705-9001

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Kenneth Kozlowski and Debra Kozlowski**, 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 8<sup>th</sup> day of March, 20 04

By Allison Eret Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires 06-05-07



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 8<sup>th</sup> day of March, 2004 before me, the undersigned Notary Public, personally appeared Robert Romero 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 Allison Eret Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires 06-05-07

