

UNOFFICIAL COPY

RECORDATION REQUESTED BY:

OXFORD BANK & TRUST
Lake Street Branch
1100 WEST LAKE STREET
P.O. BOX 129
ADDISON, IL 60101



Doc#: 0423949115
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 08/26/2004 12:30 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

OXFORD BANK & TRUST
Lake Street Branch
1100 WEST LAKE STREET
P.O. BOX 129
ADDISON, IL 60101

SEND TAX NOTICES TO:

BOZENA E.
STRZELECKA-MIECZKO, aka
ELIZABETH STRZELECKA
7460 W. BELMONT
CHICAGO, IL 60634

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

STEVE FRANK, VICE PRESIDENT
OXFORD BANK & TRUST
1100 WEST LAKE STREET
ADDISON, IL 60101

ORIGINAL

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 13, 2004, is made and executed between BOZENA E. STRZELECKA-MIECZKO, aka ELIZABETH STRZELECKA, whose address is 7460 W. BELMONT, CHICAGO, IL 60634 (referred to below as "Grantor") and OXFORD BANK & TRUST, whose address is 1100 WEST LAKE STREET, P.O. BOX 129, ADDISON, IL 60101 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 28, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

AS RECORDED ON 3-27-2003 AS DOCUMENT #0030412469.

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

LOT 77 IN STONE AND COMPANY'S FIRST ADDITION TO BELMONT AVENUE TERRACE IN SECTION 24, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 7460 W. BELMONT, CHICAGO, IL 60634. The Real Property tax identification number is 12-24-426-020

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

THE PRINCIPAL AMOUNT OF THE LOAN HAS BEEN INCREASED FROM \$275,000.00 TO \$322,500.00. THE INTEREST RATE HAS BEEN CHANGED FROM 6.5% TO 6.25%. THE MATURITY DATE HAS BEEN EXTENDED TO AUGUST 1, 2009. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

ACOT 200301022JA

4

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7547725-3

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 Lender. 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 AUGUST 13, 2004.

GRANTOR:

x *Bozena E. Strzelecka-Mieczko*
 BOZENA E. STRZELECKA-MIECZKO, aka ELIZABETH STRZELECKA

LENDER:

OXFORD BANK & TRUST

x *[Signature]*
 Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7547725-3

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF DuPage)
)

On this day before me, the undersigned Notary Public, personally appeared **BOZENA E. STRZELECKA-MIESZKO, aka ELIZABETH STRZELECKA**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 13th day of August, 20 04

By SAH. Z Residing at _____

Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

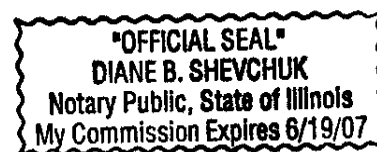
STATE OF ILLINOIS)
)
) SS
 COUNTY OF DUPAGE)
)

On this 13th day of AUGUST, 2004 before me, the undersigned Notary Public, personally appeared STEVEN M FRANK and known to me to be the VICE President, 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 Diane B Shevchuk Residing at _____

Notary Public in and for the State of _____

My commission expires _____



UNOFFICIAL COPY

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7547725-2

Page 4

Property of Cook County Clerk's Office