### **UNOFFICIAL COPY**

HE 24019504 CTIC RECORDATION REQUESTED BY:

> Community Bank-Wheaton/Glen Ellyn 100 N Wheaton Avenue Wheaton, IL 60187

WHEN RECORDED MAIL TO:

Community Bank-Wheaton/Glen Ellvn 100 N Wheaton Avenue Wheaton, IL 60187



Eugene "Gene" Moore Fee: \$30.00

Cook County Recorder of Deeds

Date: 10/04/2004 09:55 AM Pg: 1 of

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 24, 2004, is made and executed between Jeffrey R. Kosiek and wife Julia A. Kosiek, as joint tenants (referred to below as "Grantor") and Community Bank-Wheaton/Glen Ellyn, whose address is 100 N Wheaton Avenue, Wheaton, IL 60187 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage date April 15, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

& recorded 04-24-2002 as document 0020468300.

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

LOT 47 IN PINEWOOD PLANNED UNIT DEVELOPMENT UNIT NUMBER 1, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 7, 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 14340 Streamwood Dr, Orland Park, IL 60467. The Real Property tax identification number is 27-07-105-019

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

Extended maturity date from 04-15-2007 to 09-24-2009 and increasing principal from \$69,000.00 to \$95,000.00.

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, makers and endorsers to the Note, including accommodation parties, unless a party is expressly





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### **MODIFICATION OF MORTGAGE** (Continued)

Loan No: 4043243901

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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 SEPTEMBER 24, 2004.

GRANTOR:

Jeffrey R.

LÈNDER:

Oct County Clert's Office COMMUNITY BANK-WHEATON/GLEN ELLYN

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# MODIFICATION OF MORTGAGE (Continued)

Loan No: 4043243901	(Continued) Page 3
INDIVI	DUAL ACKNOWLEDGMENT
STATE OF TUNOIS	
COUNTY OF JUPAGE	) ss )
SECTION IS THE PROPERTY OF THE HIGHNINGS	Notary Public, personally appeared Jeffrey R. Kosiek and Julia A. described in and who executed the Modification of Mortgage, and cation as their free and voluntary act and deed, for the uses and
By Wara C. Com	Residing at
Notary Public in and for the State of	"OFFICIAL SEAL"  MARIA C. ARIAS  Notary Public, State of Illinois  My Commission Expires 11/26/05
LEND	ER ACKNOWLED GMENT
COUNTY OF Dupage	OFFICIAL SEAL  CAROL DINON-WEISS  MARY PUBLIC STATE OF ILLINOIS  M/ COMMISSION EXPIRES: 10-30-66
on this day of day of	before me, the undersigned Notary and known to me to be the
ne Lender through its board of directors or	he Lender that executed the within and foregoing instrument and and voluntary act and deed of the said Lender, dury authorized by otherwise, for the uses and purposes therein mentioned, and on o execute this said instrument and that the seal affixed is the
(and the	Residing at 357 Roosevelt for Clen Ellur, Il Gas
otary Public in and for the State of	Glen Ellow, Stons
ly commission expires /0-30-06	

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# MODIFICATION OF MORTGAGE (Continued)

Loan No: 4043243901

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