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Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 10/07/2004 01:12 PM Pg: 1 of 3



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This instrument was prepared by CATHY GARCIA, MUTUAL BANK, 16540 SOUTH HALSTED STREET, HARVEY, Illinois 60426
When recorded return to CATHY GARCIA, MUTUAL BANK, 16540 SOUTH HALSTED STREET, HARVEY, Illinois 60426

MODIFICATION OF MORTGAGE

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DATE AND PARTIES. The date of this Real Estate Modification (Modification) is September 5, 2004. The parties and their addresses are:

MORTGAGOR:
MILLIE KOJIC
1615 POPLAR LANE
MUNSTER, Indiana 46321

LENDER:
MUTUAL BANK
Organized and existing under the laws of Illinois
16540 SOUTH HALSTED STREET
HARVEY, Illinois 60426
TIN: 36-2490607

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated and recorded on (Security Instrument). The Security Instrument was recorded in the records of COOK County, Illinois and covered the following described Property:

PARCEL 1: LOT 1 IN RODI'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHEAST 1/4 (NORTH OF THE RIVER) IN SECTION 30, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED MAY 31, 1989 AS DOCUMENT 89244561 IN COOK COUNTY, ILLINOIS.

PARCEL 3: EASEMENT FOR THE BENEFIT OF PARCELS 1 AND 2 INGRESS AND EGRESS OVER PARTS OF LOTS 1, 2, AND 3 KNOWN AS EASEMENTS OF, P, Q, AND R AS SHOWN ON PLAT OF SUBDIVISION RECORDED MAY 31, 1989 AS DOCUMENT 89244561.

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The property is located in COOK County at 2354-2402 S. ASHLAND AVENUE, CHICAGO, Illinois .

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. This Security Instrument will secure the following Secured Debts:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 279600, dated September 5, 2004, from Mortgagor to Lender, with a loan amount of \$490,000.00, with an interest rate based on the then current index value as the renewal note prescribes and maturing on November 5, 2004.

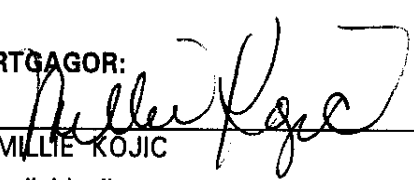
(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:


MILLIE KOJIC

Individually

LENDER:

Mutual Bank

By 
James Wasson, Senior Vice President

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ACKNOWLEDGMENT.

(Individual)

State OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 30th day of September, 2004
by MILLIE KOJIC.

My commission expires:

Elysebeth J. Lally
(Notary Public)

Property of Cook County Clerk's Office

(Lender Acknowledgment)

State OF Illinois, County OF Cook ss.
This instrument was acknowledged before me this 30th day of September, 2004
by James Wasson -- Senior Vice President of Mutual Bank, a corporation, on behalf of the corporation.

My commission expires:

Elysebeth J. Lally
(Notary Public)