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RECORDATION REQUESTED BY:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

WHEN RECORDED MAIL TO:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608



Doc#: 0429547084
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 10/21/2004 08:59 AM Pg: 1 of 4

SEND TAX NOTICES TO:
Andrzej Michalczewski
Iwona Michalczewski
2195 Brentwood Road
Northbrook, IL 60062

FOR RECORDER'S USE ONLY

115168

This Modification of Mortgage prepared by:

Sandra A. Sarelli
METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 27, 2004, is made and executed between Andrzej Michalczewski and Iwona Michalczewski, husband and wife, as tenants by the entirety (referred to below as "Grantor") and METROPOLITAN BANK AND TRUST COMPANY, whose address is 2201 WEST CERMAK ROAD, CHICAGO, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 25, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 3, 2004 as Document No. 0406340126.

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

LOT 7 IN BLOCK 5 IN NORTHBROOK UNIT NO. 2 BEING A SUBDIVISION OF THE SOUTH 1/2 OF LOTS 1 AND 2, ALL OF LOT 7 AND THE WEST 1/2 OF LOT 8 OF SCHOOL TRUSTEE'S SUBDIVISION OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPT THAT PORTION DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF LOT 1, THENCE WEST ALONG SOUTH LINE OF LOT 1 660.14 FEET; THENCE NORTH 230.94 FEET; THENCE EAST 660.14 FEET TO A POINT ON CENTER LINE OF SHERMER AVE; THENCE SOUTH 230.04 FEET TO POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2176 Scott Road, Northbrook, IL 60062. The Real Property tax identification number is 04-16-206-007-0000

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

Increase the principal amount of the Promissory Note from \$150,000.00 to \$250,000.00.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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MODIFICATION OF MORTGAGE (Continued)

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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 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 27, 2004.

GRANTOR:

x Andrzej Michalczewski
Andrzej Michalczewski

x Iwona Michalczewski
Iwona Michalczewski

LENDER:

METROPOLITAN BANK AND TRUST COMPANY

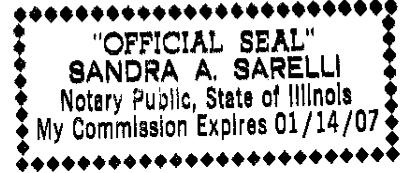
x Paul Gey
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)



On this day before me, the undersigned Notary Public, personally appeared **Andrzej Michalczewski and Iwona Michalczewski**, 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 27th day of September, 2004
 By Sandra A. Sarelli Residing at Chicago, Illinois
 Notary Public in and for the State of Illinois
 My commission expires 01-14-07

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)



On this 27th day of September, 2004 before me, the undersigned Notary Public, personally appeared Paul Baughan and known to me to be the 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 Sandra A. Sarelli Residing at Chicago, Illinois
 Notary Public in and for the State of Illinois
 My commission expires 01-14-07

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MODIFICATION OF MORTGAGE (Continued)

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