

# UNOFFICIAL COPY



Doc#: 0436549128  
Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 12/30/2004 12:10 PM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

First Northwest Bank  
234 West Northwest Highway  
Arlington Heights, IL 60004

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

INEZ MANFREDINI, LOAN ADMINISTRATOR  
First Northwest Bank  
234 West Northwest Highway  
Arlington Heights, IL 60004

## MODIFICATION OF MORTGAGE

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THIS MODIFICATION OF MORTGAGE dated December 10, 2004, is made and executed between STEVE E. KYSKA, JR. and KATHY J. KYSKA, TENANTS BY THE ENTIRETY (referred to below as "Grantor") and First Northwest Bank, whose address is 234 West Northwest Highway, Arlington Heights, IL 60004 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 23, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED DATE ON 7/22/03 DOCUMENT NO. 0320327077.**

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

LOT 4 IN BLOCK 6 IN ARLINGTON GREENS UNIT #2, BEING A SUBDIVISION OF LOT 34 IN ALLISON'S ADDITION TO ARLINGTON HEIGHTS, A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1104 N. BELMONT AVENUE, ARLINGTON HTS, IL 60004. The Real Property tax identification number is 03-230-307-017

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

**INCREASING THE HOME EQUITY LINE OF CREDIT FROM \$185,000.00 TO \$210,000.00.**

**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

Loan No: 5405203

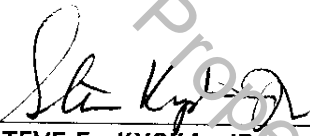
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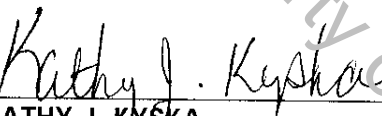
Page 2

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 DECEMBER 10, 2004.**

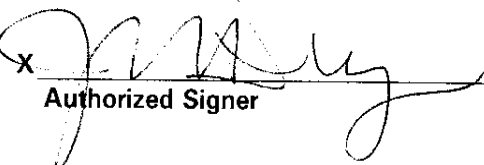
GRANTOR:

x   
\_\_\_\_\_  
STEVE E. KYSKA, JR.

x   
\_\_\_\_\_  
KATHY J. KYSKA

LENDER:

FIRST NORTHWEST BANK

x   
\_\_\_\_\_  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 5405203

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **STEVE E. KYSKA, JR. and KATHY J. KYSKA**, 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 17th day of December, 2004.

By Inez Manfredini Residing at 234 W. Northwest Hwy  
 Notary Public in and for the State of Illinois

My commission expires 2-27-06

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 17th day of December, 2004 before me, the undersigned Notary Public, personally appeared JANE M. DREZEN and known to me to be the Consumer Loan Officer, 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 Inez Manfredini Residing at 234 W. Northwest Hwy  
 Notary Public in and for the State of Illinois

My commission expires 2-27-06