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Doc#: 0504720088
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 02/18/2005 11:28 AM Pg: 1 of 4

Prepared by
WHEN RECORDED MAIL TO:
Community
Bank-Wheaton/Glen Ellyn
Attn. Loan Operations
P.O. Box 1386
Wheaton, IL 60189-1386

SEND TAX NOTICES TO:
Community
Bank-Wheaton/Glen Ellyn
100 N Wheaton Avenue
Wheaton, IL 60187

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

CTIC HE
025002336

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 31, 2005, is made and executed between Jeffrey R. Kosiek and Julia A. Kosiek, his wife, 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 dated January 31, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated 04/15/02 and recorded on 04/24/02, and a modification dated 09/24/04.

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

LOT 47 IN PINWOOD 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 Drive, 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:

Increasing the principal from \$95,000.00 to \$100,000.00.

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 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,

BOX 334 CTI

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MODIFICATION OF MORTGAGE (Continued)

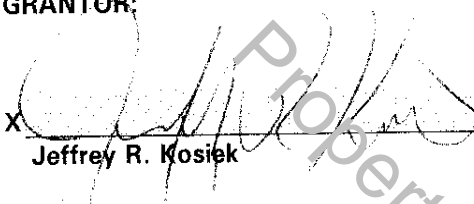
Loan No: 4043243902

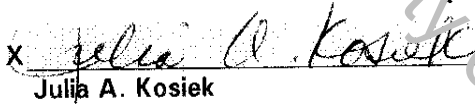
Page 2

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 JANUARY 31, 2005.

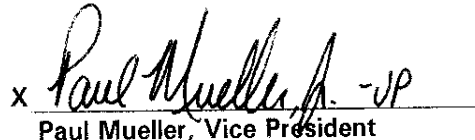
GRANTOR:

X 
Jeffrey R. Kosiek

X 
Julia A. Kosiek

LENDER:

COMMUNITY BANK-WHEATON/GLEN ELLYN

X 
Paul Mueller, Vice President

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MODIFICATION OF MORTGAGE

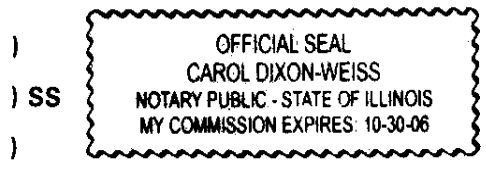
Loan No: 4043243902

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this day before me, the undersigned Notary Public, personally appeared **Jeffrey R. Kosiek and Julia A. Kosiek**, 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 31st day of January, 2009.

By Carol Dixon-Weiss Residing at _____

Notary Public in and for the State of IL

My commission expires 10-30-06

LENDER ACKNOWLEDGMENT

STATE OF IL

COUNTY OF DuPage



On this 31st day of January, 09 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 Carol Dixon-Weiss Residing at _____

Notary Public in and for the State of IL

My commission expires 10-30-06

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4043243902

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