

# UNOFFICIAL COPY



Doc#: 0809448034 Fee: \$42.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/03/2008 09:37 AM Pg: 1 of 4

**RECORDATION REQUESTED BY:**

Allegiance Community Bank  
8001 W. 183rd Street  
Tinley Park, IL 60487

**WHEN RECORDED MAIL TO:**

Allegiance Community Bank  
8001 W. 183rd Street  
Tinley Park, IL 60487

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

**JEANNE LOCKREY, ADMINISTRATIVE ASSISTANT**  
Allegiance Community Bank  
8001 W. 183rd Street  
Tinley Park, IL 60487

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated February 2, 2008, is made and executed between **MICHAEL W KOT** and **ANN M KOT**, not personally but as Trustees on behalf of **THE KOT FAMILY TRUST DATED 10-16-97** (referred to below as "Grantor") and **Allegiance Community Bank**, whose address is 8001 W. 183rd Street, Tinley Park, IL 60487 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 13, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED ON JUNE 16, 2003 AS DOCUMENT NUMBER 0316725196 IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS.**

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

LOTS 24 AND 25 IN BLOCK 5 IN DIAMOND ADDITION TO TINLEY PARK, BEING A SUBDIVISION OF ALL THAT PART OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 (LYING SOUTH OF THE RIGHT OF WAY OF THE CHICAGO ROCK ISLAND AND PACIFIC RAILROAD) OF SECTION 30, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6460 W. 174TH STREET, TINLEY PARK, IL 60477. The Real Property tax identification number is 28-30-413-007-0000.

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

**THE ORIGINAL PROMISSORY NOTE DATED JANUARY 13, 2003 WITH A MATURITY DATE OF FEBRUARY 2, 2008 IN THE ORIGINAL AMOUNT OF \$113,000.00 FROM MICHAEL W. KOT, ANN M. KOT AND THE KOT FAMILY TRUST DATED 10/16/97 TO ALLEGIANCE COMMUNITY BANK WHICH IS NOW MODIFIED TO EXTEND THE MATURITY DATE TO MAY 2, 2008.**

**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

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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 endorses 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 FEBRUARY 2, 2008.

GRANTOR:

THE KOT FAMILY TRUST DATED 10-16-97

MICHAEL W. KOT

By: Michael W. Kot

ANN M. KOT

By: \_\_\_\_\_

MICHAEL W. KOT, Individually

X Michael W. Kot

ANN M. KOT, Individually

X Ann M. Kot

LENDER:

ALLEGANCE COMMUNITY BANK

Authorized Signer

X Michael W. Kot

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## MODIFICATION OF MORTGAGE

Loan No: 220728031

(Continued)

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### TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 2nd day of FEBRUARY, 2008 before me, the undersigned Notary Public, personally appeared **MICHAEL W. KOT**, of **THE KOT FAMILY TRUST DATED 10-16-97** and **ANN M. KOT**, of **THE KOT FAMILY TRUST DATED 10-16-97**, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Jeanne Lockrey Residing at TINLEY PARK  
 Notary Public in and for the State of ILLINOIS  
 My commission expires 6-2-08



### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **MICHAEL W. KOT** and **ANN M. KOT**, 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.

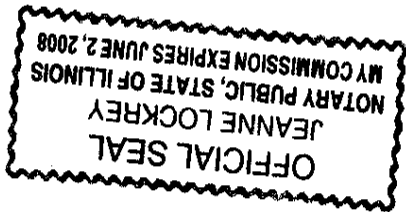
Given under my hand and official seal this 2nd day of FEBRUARY, 2008.  
 By Jeanne Lockrey Residing at TINLEY PARK  
 Notary Public in and for the State of ILLINOIS  
 My commission expires 6-2-08



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My commission expires \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

Residing at Tinley Park

On this 22<sup>nd</sup> day of February, 2008, before me, the undersigned Notary Public, personally appeared Marilyn Carlsson and known to me to be the AVP, authorized agent for Alligiance Community Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Alligiance Community Bank, duly authorized by Alligiance Community Bank 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 in fact executed this said instrument on behalf of Alligiance Community Bank.

STATE OF ILLINOIS  
COUNTY OF Cook  
)  
) SS  
)

## LENDER ACKNOWLEDGMENT