

# UNOFFICIAL COPY



**RECORDATION REQUESTED BY:**  
OXFORD BANK & TRUST  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

Doc#: 0907849170 Fee: \$44.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 03/19/2009 02:52 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**  
OXFORD BANK & TRUST  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

**SEND TAX NOTICES TO:**  
Ted J. Rymarczuk  
19W330 Barry Ave  
Addison, IL 60101

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:  
THOMAS STAIB, VICE PRESIDENT  
OXFORD BANK & TRUST  
1111 W. 22nd Street, Suite 800  
Oak Brook, IL 60523

ORIGINAL

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 1, 2009, is made and executed between Ted J. Rymarczuk, whose address is 19W330 Barry Ave, Addison, IL 60101 (referred to below as "Grantor") and OXFORD BANK & TRUST, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated August 6, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**AS RECORDED ON AUGUST 28, 2007 AS DOCUMENT NO. 0724057030.**

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

LOT 45 IN BLOCK 221 IN HIGHLANDS WEST AT HOFFMAN ESTATES XXVII, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 8 AND PART OF THE NORTHEAST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN THE VILLAGE OF HOFFMAN ESTATES, SCHAUMBURG TOWNSHIP, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1285 CAMPBELL LANE, HOFFMAN ESTATES, IL 60169. The Real Property tax identification number is 07-08-411-045, VOL. 187.

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

**THE PRINCIPAL AMOUNT OF THE LOAN IS HEREBY DECREASED FROM \$450,000.00 TO \$214,000.00. THE MATURITY DATE IS HEREBY EXTENDED FROM FEBRUARY 1, 2009 TO FEBRUARY 1, 2011. THE LOAN TO VALUE PERCENTAGE IS HEREBY INCREASED FROM 75% TO 82%. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.**

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## MODIFICATION OF MORTGAGE

(Continued)

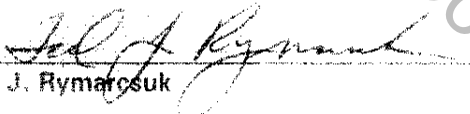
Loan No. 7548831-4

Page 2

**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, 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 1, 2009.**

GRANTOR:

X   
 Ted J. Rymarczuk

LENDER:

OXFORD BANK & TRUST

X   
 Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7548831-4

Page 3

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 )  
 ) SS  
 COUNTY OF DUPAGE )

On this day before me, the undersigned Notary Public, personally appeared **Ted J. Rymarczuk**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her 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, 2009.

By Diane B. Shevchuk Residing at \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

My commission expires 6-19-11



### LENDER ACKNOWLEDGMENT

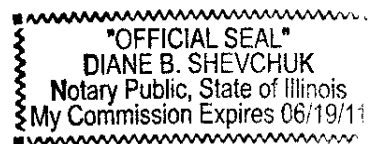
STATE OF ILLINOIS )  
 )  
 ) SS  
 COUNTY OF DUPAGE )

On this 2nd day of FEBRUARY, 2009 before me, the undersigned Notary Public, personally appeared THOMAS E STAUB and known to me to be the VP, authorized agent for **OXFORD BANK & TRUST** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **OXFORD BANK & TRUST**, duly authorized by **OXFORD BANK & TRUST** 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 **OXFORD BANK & TRUST**.

By Diane B. Shevchuk Residing at \_\_\_\_\_

Notary Public in and for the State of ILLINOIS

My commission expires 6-19-11



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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 7548831-4

Page 4

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