

# UNOFFICIAL COPY



0930954030

**RECORDATION REQUESTED BY:**

Community Bank of Oak Park  
River Forest  
Main Office  
1001 Lake St  
Oak Park, IL 60301

Doc#: 0930954030 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 11/05/2009 10:42 AM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

Community Bank of Oak Park  
River Forest  
Main Office  
1001 Lake St  
Oak Park, IL 60301

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by  
Claude L'Heureux, Senior Vice President  
Community Bank of Oak Park River Forest  
1001 Lake St  
Oak Park, IL 60301

PRAIRIE TITLE INC.  
6821 NORTH AVENUE  
OAK PARK, IL 60302

JLP-0909-1189

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 23, 2009, is made and executed between William Komala and Karen K. Komala, his wife in joint tenancy, whose address is 1129 S. East Ave., Oak Park, IL 60304 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 23, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds of Cook County, Illinois on 8-19-2009, as Document Number 0923144040.

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

LOT 15 AND THE SOUTH 12 1/2 FEET OF LOT 14 IN BLOCK 7 IN SWIGART'S SUBDIVISION OF LOT 5 AND THE WEST 33 FEET OF LOT 6 IN THE SUBDIVISION OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1129 S. East Ave., Oak Park, IL 60304. The Real Property tax identification number is 16-18-417-026-0000.

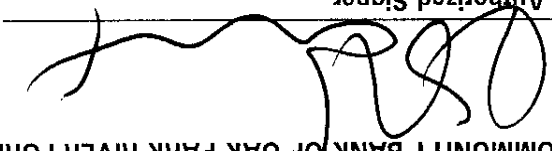
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

The Principal Balance is Being Increased from \$65,000.00 to \$120,000.00.

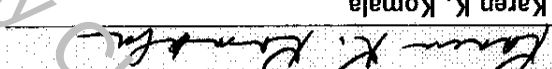
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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

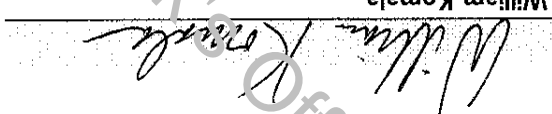
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Property of Cook County Clerk's Office

COMMUNITY BANK OF OAK PARK RIVER FOREST  
X   
Authorized Signer

LENDER:

X   
Karen K. Komala

X   
William Komala

GRANTOR:

2009.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 23,

the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorser 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.

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## MODIFICATION OF MORTGAGE

Loan No: 700704870

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **William Komala and Karen K. Komala**, 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 23rd day of October, 2009.

By Mary Ellen Hanrahan Residing at 1001 Lake St., Oak Park, IL 60301

Notary Public in and for the State of Illinois

My commission expires 02/02/13



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 23rd day of October, 2009 before me, the undersigned Notary Public, personally appeared Charles Stevens and known to me to be the President authorized agent for **Community Bank of Oak Park River Forest** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Community Bank of Oak Park River Forest**, duly authorized by **Community Bank of Oak Park River Forest** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he/she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **Community Bank of Oak Park River Forest**.

By Mary Ellen Hanrahan Residing at 1001 Lake St., Oak Park, IL 60301

Notary Public in and for the State of Illinois

My commission expires 02/02/13

