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1002715043

Illinois Anti-Predatory  
Lending Database  
Program

Doc#: 1002715043 Fee: \$46.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/27/2010 11:32 AM Pg: 1 of 5

Certificate of Exemption

Report Mortgage Fraud  
800-532-8785

The property identified as: **PIN:** 23-03-412-101-0000

**Address:**

**Street:** 9124 Kopping Lane

**Street line 2:**

**City:** Hickory Hills

**State:** IL

**ZIP Code:** 60457

**Lender:** State Farm Bank, FSB

**Borrower:** Joseph A. Kowalczyk & Lesa A. Kowalczyk

**Loan / Mortgage Amount:** \$50,000.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** 44D7B548-ADEF-4152-8297-A66B4A5F2E78

**Execution date:** 12/31/2009

S	Y
P	5
S	N
S	N
CG	Y
E	Y
Y	W

**UNOFFICIAL COPY****RECORDATION REQUESTED BY:**

State Farm Bank, F.S.B.  
Bank Loan Center  
One State Farm Plaza  
Bloomington, IL 61710

**WHEN RECORDED MAIL TO:**

State Farm Bank, F.S.B.  
P O Box 5961  
Madison, WI 53705-0961

**SEND TAX NOTICES TO:**

JOSEPH A KOWALCZYK  
LESA A KOWALCZYK  
9124 KOPPING LN  
HICKORY HILLS, IL  
60457-1676

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:

NANCY LUEKE, HOME EQUITY SPECIALIST  
State Farm Bank, F.S.B.  
One State Farm Plaza  
Bloomington, IL 61710

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated December 31, 2009, is made and executed between JOSEPH A KOWALCZYK and LESA A KOWALCZYK, F/K/A LESA A LOMBARDO as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 10, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED IN THE AMOUNT OF \$25,000.00 ON MARCH 13, 2009 IN DOCUMENT NO. 0907215025 IN COOK COUNTY RECORDS.**

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN COOK COUNTY, ILLINOIS, TO WIT:

LOT 6 IN KOPPING SUBDIVISION, A SUBDIVISION OF PART OF THE NORTH WEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 9124 KOPPING LN, HICKORY HILLS, IL 60457-1676. The Real Property tax identification number is 23-03-412-101-0000.

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

- 1. **PRINCIPAL INCREASE IN THE AMOUNT OF \$25,000.00. AT NO TIME SHALL THE PRINCIPAL AMOUNT OF INDEBTEDNESS SECURED BY THE MORTGAGE, NOT INCLUDING SUMS ADVANCED TO PROTECT**

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE**

Loan No: 85329304770

(Continued)

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**THE SECURITY OF THE MORTGAGE, EXCEED \$50,000.00. THE MATURITY DATE OF THIS MORTGAGE WILL BE JANUARY 31, 2020. .**

**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 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.

**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 31, 2009.**

**GRANTOR:**

X Joseph A Kowalczyk  
JOSEPH A KOWALCZYK

X Lesa A Kowalczyk  
LESA A KOWALCZYK

**LENDER:****STATE FARM BANK, F.S.B.**

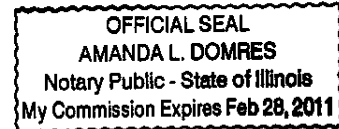
X Steven W. Hahn  
Authorized Signer  
**STEVEN W. HAHN**  
HOME EQUITY MANAGER

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Loan No: 85329304770

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**INDIVIDUAL ACKNOWLEDGMENT**STATE OF IllinoisCOUNTY OF COOK)  
) SS  
)

On this day before me, the undersigned Notary Public, personally appeared **JOSEPH A KOWALCZYK and LESA A KOWALCZYK, as Husband and Wife**, 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.

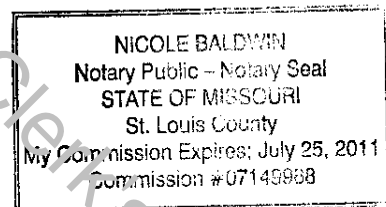
Given under my hand and official seal this 31<sup>st</sup> day of December, 2009.

By Amanda L. Domres  
Amanda L. Domres

Residing at 9712 S. Roberts Rd Palos Hills

Notary Public in and for the State of ILLINOIS

My commission expires 2/28/11

**LENDER ACKNOWLEDGMENT**STATE OF MissouriCOUNTY OF St. Louis)  
) SS  
)

On this 13 day of January, 2010 before me, the undersigned Notary Public, personally appeared Steven W. Hahn and known to me to be the Same E.g. mgr, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** 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 **State Farm Bank, F.S.B.**

By Nicole R

Residing at St. Louis County

Notary Public in and for the State of Missouri

My commission expires July 25, 2011

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## MODIFICATION OF MORTGAGE

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