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Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

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

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

ZIP Code: 60457

Lender: State Farm Bank, FSB

Borrower: Joseph A. Kowalczyk & Lesa A. Kowalczyk

Loan / Mortgage Amount: \$50,000.00

County 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

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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 57305-0961

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

DRI

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:

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

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MODIFICATION OF MORTGAGE

Loafi No: 85329304770

(Continued)

Page 2

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 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 Lander 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 FERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 31, Oct County Clert's Office 2009.

GRANTOR:

LESA A KOWALCZYK

LENDER:

STATE FARM BANK, F.S.B.

Authorized Signer

STEVEN W. HAHN **HOME EQUITY MANAGER**

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UNOFFICIAL COPY MODIFICATION OF MORTGAGE

INDIVIDUAL ACKNOWLEDGMENT STATE OF	Loan No: 85329304770	(Continued)	Page 3
AMANDAL DOMRES Notary Public. State of Illinois Notary Public. State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpose therein mentioned. STATE OF LENDER ACKNOW EDGMENT NICOLE BALDYSIS Notary Public in and for the State of Again and known to be the individuals described in and who executed the Modification as their free and voluntary a and deed, for the uses and purpose therein mentioned. Given under my hand and official seal this Again and the Modification as their free and voluntary a day of Again and Again	·	IDIVIDUAL ACKNOWLEDGMENT	
AMANDAL DOMRES Notary Public. State of Illinois Notary Public. State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpose therein mentioned. STATE OF LENDER ACKNOW EDGMENT NICOLE BALDYSIS Notary Public in and for the State of Again and known to be the individuals described in and who executed the Modification as their free and voluntary a and deed, for the uses and purpose therein mentioned. Given under my hand and official seal this Again and the Modification as their free and voluntary a day of Again and Again	Tilliane	1	OFFICIAL SEAL
On this day before me, the undersigned Notary Public, personally appeared JOSEPH A KOWALCZYK and LES A KOWALCZYK, as Notaband and Wife, to me known to be the individuals described in and who executed the Modification of Mortgare, and acknowledged that they signed the Modification as their free and voluntary a and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 3 st day of Jecen bell 2009, 2009, 3 state farm Bank, F.S.B. that executed the within and foreign instrument an acknowledged said instrument to be the free and voluntary act and deed of State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpose the said instrument on behalf of State Farm Bank, F.S.B. Notary Public in and for the State of State Farm Bank, F.S.B. Residing at Modern State Farm Bank, F.S.B. State Farm Bank, F.S.B. State State Farm Bank, F.S.B	STATE OF		AMANDA L. DOMRES
On this day before me, the undersigned Notary Public, personally appeared JOSEPH A KOWALCZYK and LES A KOWALCZYK, as Kusband and Wife, to me known to be the individuals described in and who executed the Modification of Mortgare, and acknowledged that they signed the Modification as their free and voluntary a and deed, for the uses and purpose therein mentioned. Given under my hand and official seal this 3	0004) 55	
A KOWALCZYK, as Newband and Wife, to me known to be the individuals described in and who executed the Modification of Mortgare, and acknowledged that they signed the Modification as their free and voluntary a and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this day of Accumber 2009. By Manda L. Domes Residing at 97/2 S. Roberts Roll Park Motary Public in and for the State of Accumber 2009. Notary Public in and for the State of Accumber 2009. STATE OF STA	COUNTY OF	· · · · · · · · · · · · · · · · · · ·	
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LENDER ACKNOW/EDGMENT NICOLE BALDMAN Notary Public - Notary Seal STATE OF STATE OF On this On this	Amanda L. Don	nres	
COUNTY OF On this Public, personally appeared Authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument at authorized by State Farm Bank, F.S.B. thought for the uses and purpose therein mentioned, and on oath stated that he or she is authorized to execute this said instrument on behalf of State Farm Bank, F.S.B. Residing at NICOLE BALDMIN Notary Public - Notary Seal STATE OF MISSOURI STATE OF MISSOU	Notary Public in and for the State of		ž
Nicole Baldwin Notary Public - Notary Seal STATE OF MISOCUT! St. Louis County My Commission Expires: July 25, 2011 County OF On this Public, personally appeared On this acknowledged said instrument to be the free and voluntary act and deed of State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpos therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in face executed this said instrument on behalf of State Farm Bank, F.S.B. Notary Public in and for the State of Notary Public in and for the State of in the interval of the inte	My commission expires $\frac{2128}{}$	11 0/-	
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Public, personally appeared Solon Warra and known to me to be the forme to authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument as acknowledged said instrument to be the free and voluntary act and deed of State Farm Sark, F.S.B., duauthorized by State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpos therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in face executed this said instrument on behalf of State Farm Bank, F.S.B Residing at Notary Public in and for the State of State of State Farm Bank, F.S.B	STATE OF MISSON COUNTY OF STATE	l Miv.	Notary Public - Notary Seal STATE OF MISSOURI St. Louis County Commission Expires; July 25, 2011
Authorized agent for State Farm Bank, F.S.B. that executed the within and foregoing instrument as acknowledged said instrument to be the free and voluntary act and deed of State Farm Sark, F.S.B., do authorized by State Farm Bank, F.S.B. through its board of directors or otherwise, for the uses and purpos therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in face executed this said instrument on behalf of State Farm Bank, F.S.B Residing at Notary Public in and for the State of State Farm Bank, F.S.B	Public, personally appeared 500	IPh W Harry and known to m	before the undersigned Notary
Notary Public in and for the State of Sauci	acknowledged said instrument to be authorized by State Farm Bank, F.S. therein mentioned, and on oath state	te Farm Bank, F.S.B. that executed the e the free and voluntary act and deer. B. through its board of directors or of the that he or she is authorized to execute of State Farm Bank, F.S.B	within and foregoing instrument and of State Farm Sark, F.S.B., duly therwise, for the uses and purpose cute this said instrument and in fac
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My commission expires	Notary Public in and for the State of	24 2001 1	
	My commission expires	X 20 2011	
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MODIFICATION OF MORTGAGE

Loan No: 85329304770

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LASER PRO Lending, Ver. 5.47.10.002 Copr. Harland Financial Solutions, Inc. 1997, 2009.

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