

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Community  
Bank-Wheaton/Glen Ellyn  
Glen Ellyn Facility  
357 E. Roosevelt Road  
Glen Ellyn, IL 60137



Doc#: 1007008322 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 03/11/2010 02:18 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Community  
Bank-Wheaton/Glen Ellyn  
Glen Ellyn Facility  
357 E. Roosevelt Road  
Glen Ellyn, IL 60137

Doc#: Fee: \$4.00  
Eugene "Gene" Moore  
Cook County Recorder of Deeds  
Date: 03/11/2010 02:18 PM Pg: 0

**SEND TAX NOTICES TO:**

Community  
Bank-Wheaton/Glen Ellyn  
Glen Ellyn Facility  
357 E. Roosevelt Road  
Glen Ellyn, IL 60137

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

**CTIC-HE**

032011409

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated February 22, 2010, is made and executed between Jeffrey R. Kosiek and Julia A. Kosiek, his wife, as joint tenants (referred to below as "Grantor") and Community Bank-Wheaton/Glen Ellyn, whose address is 357 E. Roosevelt Road, Glen Ellyn, IL 60137 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 15, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

recorded April 24, 2002; #0020468300, modification of mortgage dated September 24, 2004 and recorded on October 4, 2004; #0427805072, modification of mortgage dated January 31, 2005 and recorded on February 16, 2005; #0504720088.

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

LOT 47 IN PINWOOD PLANNED UNIT DEVELOPMENT UNIT NUMBER 1, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 14340 Streamwood Dr, Orland Park, IL 60467-7101. The Real Property tax identification number is 27-07-105-019-0000.

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

principal amount to remain the same, a rate of Prime + .25% with a rate floor at 5.25%, and an extended maturity date of February 22, 2020.

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## MODIFICATION OF MORTGAGE

Loan No: 4043243903

(Continued)

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**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 22, 2010.**

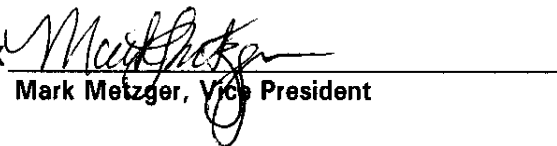
GRANTOR:

X   
Jeffrey R. Kosiek

X   
Julia A. Kosiek

LENDER:

COMMUNITY BANK-WHEATON/GLEN ELLYN

X   
Mark Metzger, Vice President

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 4043243903

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

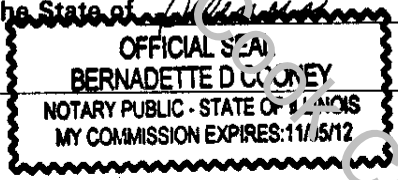
On this day before me, the undersigned Notary Public, personally appeared **Jeffrey R. Kosiek and Julia A. Kosiek**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22nd day of February, 2010.

By Bernadette D Cooney Residing at DuPage, IL

Notary Public in and for the State of Illinois

My commission expires



### LENDER ACKNOWLEDGMENT

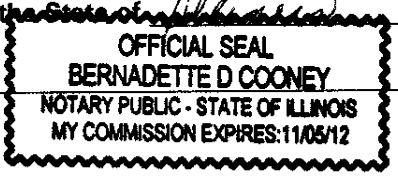
STATE OF Illinois )  
 ) SS  
 COUNTY OF DuPage )

On this 22nd day of February, 2010 before me the undersigned Notary Public, personally appeared **Mark Metzger** and known to me to be the **Vice President**, authorized agent for **Community Bank-Wheaton/Glen Ellyn** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Community Bank-Wheaton/Glen Ellyn**, duly authorized by **Community Bank-Wheaton/Glen Ellyn** 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 **Community Bank-Wheaton/Glen Ellyn**.

By Bernadette D Cooney Residing at DuPage, IL

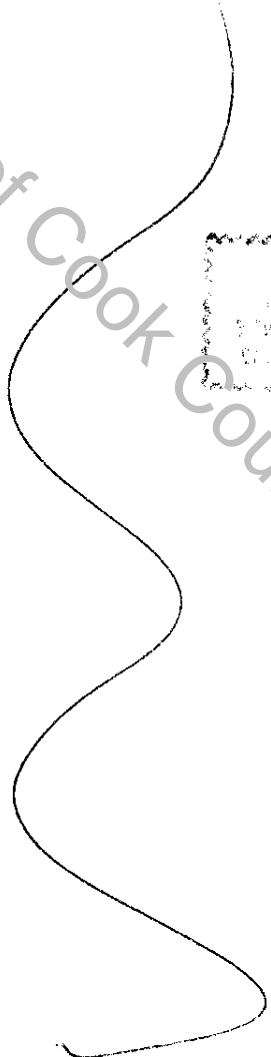
Notary Public in and for the State of Illinois

My commission expires

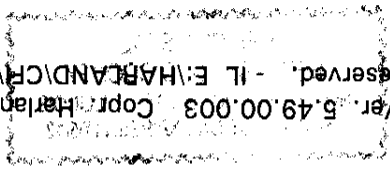


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Loan No: 4043243903

MODIFICATION OF MORTGAGE

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