

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

**PALOS BANK AND TRUST  
COMPANY  
Main Office  
12600 S. Harlem Avenue  
Palos Heights, IL 60463**



**WHEN RECORDED MAIL TO:  
PALOS BANK AND TRUST  
COMPANY  
12600 S. HARLEM AVENUE  
PALOS HEIGHTS, IL 60463**

**Doc#: 1009547074 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 04/05/2010 01:58 PM Pg: 1 of 3**

124683 1/1

**FOR RECORDER'S USE ONLY**

GIT (3-30-10)

**This Modification of Mortgage prepared by:  
PALOS BANK AND TRUST COMPANY  
12600 S. Harlem Avenue  
Palos Heights, IL 60463**

**"This Instrument Filed For Record  
By Greater Illinois Title Co. As An Accommodation  
Only. It Has Not Been Examined As To Its  
Execution Or As To Its Effect Upon Title."**

70010044

## **MODIFICATION OF MORTGAGE**

124683-ACCOM

**THIS MODIFICATION OF MORTGAGE dated February 25, 2010, is made and executed between Steven J. Zebrowski and Carolyn M. Zebrowski, husband and wife, as tenants by the entirety, whose address is 12920 South Mason, Palos Heights, IL 60463 (referred to below as "Grantor") and PALOS BANK AND TRUST COMPANY, whose address is 12600 S. Harlem Avenue, Palos Heights, IL 60463 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 10, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**CONSTRUCTION MORTGAGE RECORDED DECEMBER 19, 2008 AS DOCUMENT #0835447050 IN THE OFFICE OF COOK COUNTY RECORDER.**

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

**LOT 80 IN ROBERT BARTLETT'S NAVAJO GARDENS, A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as 12920 South Mason Avenue, Palos Heights, IL 60463. The Real Property tax identification number is 24-32-205-003-0000.

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

**FOR THE MONTHS OF FEBRUARY 7, 2010 THROUGH JULY 7, 2010 BORROWER WILL PAY INTEREST AND TAX ESCROW OF \$630.05; BEGINNING WITH THE AUGUST 7, 2010 REGULAR MONTHLY PRINCIPAL AND INTEREST PAYMENT OF \$2,434.03 PLUS TAX ESCROW OF \$630.05 WILL RESUME. INTEREST RATE IS CHANGED FROM 5% TO 6.25%.**

**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

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## MODIFICATION OF MORTGAGE

(Continued)

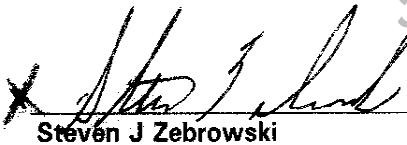
Loan No: 70010044

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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 25, 2010.**


GRANTOR:

X   
Steven J Zebrowski

X   
Carolyn M Zebrowski

LENDER:

**PALOS BANK AND TRUST COMPANY**

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 70010044

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

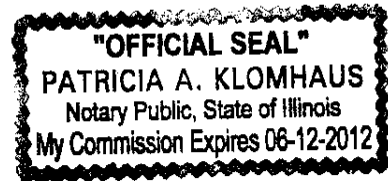
On this day before me, the undersigned Notary Public, personally appeared **Steven J Zebrowski and Carolyn M Zebrowski**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and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

Given under my hand and official seal this 25TH day of FEBRUARY, 2010.

By *Patricia A. Kломhaus* Residing at EVERGREEN PARK  
**PATRICIA A. KLOMHAUS**

Notary Public in and for the State of ILLINOIS

My commission expires JUNE 12, 2012



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 25TH day of FEBRUARY, 2010 before me, the undersigned Notary Public, personally appeared REGINA R. MILLER and known to me to be the SENIOR VICE PRESIDENT, authorized agent for **PALOS BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **PALOS BANK AND TRUST COMPANY**, duly authorized by **PALOS BANK AND TRUST COMPANY** 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 **PALOS BANK AND TRUST COMPANY**.

By *Patricia A. Kломhaus* Residing at EVERGREEN PARK  
**PATRICIA A. KLOMHAUS**

Notary Public in and for the State of ILLINOIS

My commission expires JUNE 12, 2012

