

# UNOFFICIAL COPY



**RECORDATION REQUESTED BY:**

First Security Trust and Savings Bank  
7315 W Grand Ave  
Elmwood Park, IL 60707

Doc#: 1020854006 Fee: \$42.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/27/2010 12:28 PM Pg: 1 of 3

**WHEN RECORDED MAIL TO:**

First Security Trust and Savings Bank  
7315 W Grand Ave  
Elmwood Park, IL 60707



**SEND TAX NOTICES TO:**

First Security Trust and Savings Bank  
7315 W Grand Ave  
Elmwood Park, IL 60707

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:  
**JONIDA CELA SHEFANI, LOAN ADMINISTRATION**  
First Security Trust and Savings Bank  
7315 W Grand Ave  
Elmwood Park, IL 60707

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 29, 2010, is made and executed between DARIUSZ CZAJKA, whose address is 2627 S. RIDGELAND, BERWYN, IL 60402 and BEATA CZAJKA, whose address is 2627 S. RIDGELAND, BERWYN, IL 60402 (referred to below as "Grantor") and First Security Trust and Savings Bank, whose address is 7315 W Grand Ave, Elmwood Park, IL 60707 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 26, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED DOCUMENT NO. 0414932143, RECORDED ON 5/28/2004 AT THE RECORDER OF DEEDS OFFICE IN COOK COUNTY ILLINOIS.**

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

LOT 4 IN BLOCK 1 IN FLICK'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 SECTION 29, 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 2627 S. RIDGELAND, BERWYN, IL 60402. The Real Property tax identification number is 16-29-300-016-0000.

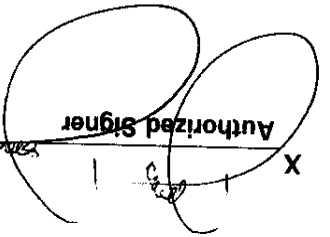
**MODIFICATION.** Lender and Grantor hereby modify the Mortgage as follows:

THE INTEREST RATE IS BEING REDUCED FROM 7.50 TO 6.00%. THE LOAN BALANCE OF \$201,768.30 IS BEING AMORTIZED OVER 60 MONTHS TO MATURE ON 7/01/2015. THE PAYMENTS ARE BEING ADJUSTED TO 59 MONTHLY PAYMENTS OF \$1,300.43 STARTING ON 08/01/2010 AND ONE BALLOON PAYMENT OF \$182,814.90 ON 07/01/2015.

5 | 2 | 2 | 5 | 2 | 2 | 2 | 2  
S | R | S | M | S | E | INT

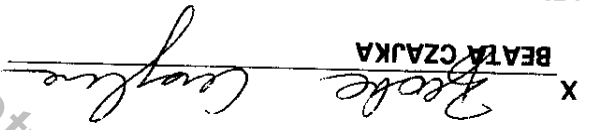
# UNOFFICIAL COPY

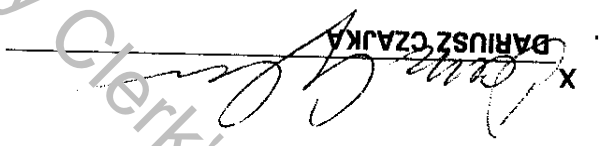
Property of Cook County Clerk's Office

X  Authorized Signer

FIRST SECURITY TRUST AND SAVINGS BANK

LENDER:

X  BEATA CZAJKA

X  DARIUSZ CZAJKA

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 29, 2010.

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.

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 1379569-9001

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )

) SS

COUNTY OF COOK )

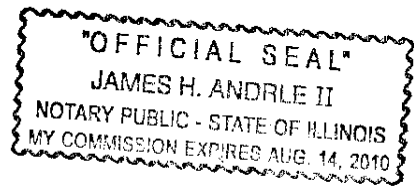
On this day before me, the undersigned Notary Public, personally appeared **DARIUSZ CZAJKA and BEATA CZAJKA**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 29TH day of JUNE, 2010.

By James H. Andrie II Residing at ELMWOOD PARK

Notary Public in and for the State of ILLINOIS

My commission expires AUGUST 14, 2010



### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )

) SS

COUNTY OF COOK )

On this 29TH day of JUNE, 2010 before me, the undersigned Notary Public, personally appeared DREW DAMMEIER and known to me to be the EXECUTIVE VICE-PRESIDENT, authorized agent for **First Security Trust and Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Security Trust and Savings Bank**, duly authorized by **First Security Trust and Savings Bank** 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 **First Security Trust and Savings Bank**.

By James H. Andrie II Residing at ELMWOOD PARK

Notary Public in and for the State of ILLINOIS

My commission expires AUGUST 14, 2010

