



Doc#: 1029319065 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/20/2010 01:25 PM Pg: 1 of 4

**RECORDING REQUESTED BY AND
WHEN RECORDED MAIL TO:**

Bank of America, N.A.
St. Louis - Credit Services
Attn: Notice Desk
MO1-800-08-11
800 Market Street
St. Louis, MO 63101

THIS DOCUMENT PREPARED BY:
Jonathan Dana, Document Administrator
Bank of America, N.A.
St. Louis - Credit Services
Attn: Notice Desk
MO1-800-08-11
800 Market Street
St. Louis, MO 63101

(Space Above This Line For Recorder's Use)

**MODIFICATION AGREEMENT
(Mortgage)**

This Modification Agreement (Mortgage) ("Modification Agreement") is made as of August 27, 2010, by George S. Bellas and Peter C. Wachowski ("Mortgagor") and Bank of America, N.A. ("Mortgagee").

Factual Background

A. Mortgagor executed a certain Mortgage (the "Mortgage") for the benefit of Mortgagee, dated April 30, 2004, and recorded on May 19, 2004, as Instrument Number 0414026263, Official Records of Cook County, State of Illinois. The Mortgage encumbers the real property described in Exhibit "A" attached hereto and incorporated herein.

B. Mortgagor and Mortgagee desire to amend the Mortgage as set forth below.

Agreement

Therefore, Mortgagor and Mortgagee agree as follows:

1. All capitalized terms not otherwise defined herein shall have the meanings given to them in the Mortgage. Mortgagee is sometimes referred to herein as "Lender" and Mortgagor is sometimes referred to herein as "Grantor".

2. Lender and Grantor hereby modify the Mortgage as follows:

(a) The Indebtedness secured by the Mortgage has changed or has been modified. Accordingly, the definition of "Note" in the Mortgage is hereby modified to read as follows in its entirety:

(i) The word "Note" means that certain Consolidated Loan Agreement between Grantor and Lender, dated as of August 27, 2010, which provides for extensions of credit

S Y
P 4
S N
M N
SC Y
E Y
INT Y

UNOFFICIAL COPY

in a principal amount not exceeding Two Hundred Fourteen Thousand Nine Hundred Ninety Dollars and One Cents (\$214,990.01), together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the agreement.

(ii) This Mortgage also secures payment of all obligations of Obligor under the Debt Instrument which arise after the Debt Instrument is extended, renewed, modified or amended pursuant to any written agreement between Obligor and Mortgagee, and all obligations of Obligor under any successor agreement or instrument which restates and supersedes the Debt Instrument in its entirety.


3. Except as provided in this Modification Agreement, the terms of the Mortgage remain in full force and effect.

IN WITNESS WHEREOF, Mortgagor and Mortgagee have executed this Modification Agreement as of the date first above written.

George S. Bellas


George S. Bellas

Peter C. Wachowski


Peter C. Wachowski

BANK OF AMERICA, N.A.

By: 
Suzanne M. Stafford, Vice President

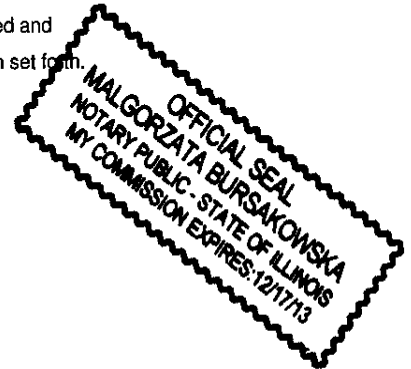
UNOFFICIAL COPY

ACKNOWLEDGMENT

STATE OF ILLINOIS)
COUNTY OF Cook) SS.

I, MALGORZATA BURSAKOWSKA, a notary public in and for said County, in the State aforesaid, do hereby certify that GEORGE BELITS personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ he _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 6 day of OCTOBER, 2010.

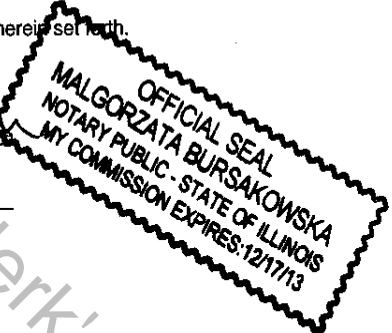
Malgorzata Bursakowska
Notary Public
Commission expires: 12/17/2013



STATE OF ILLINOIS)
COUNTY OF Cook) SS.

I, MALGORZATA BURSAKOWSKA, a notary public in and for said County, in the State aforesaid, do hereby certify that PETER C WACHONSKI personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that _____ he _____ signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 6 day of OCTOBER, 2010.

Malgorzata Bursakowska
Notary Public
Commission expires: 12/17/2013



STATE OF ILLINOIS)
COUNTY OF Cook) SS.

I, Kelly L. Kampenga, a notary public in and for said County, in the State aforesaid, do hereby certify that Suzanne Stafford personally known to me to be the same person _____ whose name _____ subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as _____ free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal this 8th day of October, 2010.

Kelly L. Kampenga
Notary Public
Commission expires: 07/31/2013



UNOFFICIAL COPY

Exhibit A

Street Address of Property: 15 North Northwest Highway, Park Ridge, IL 60068

Tax ID Number: 09-26-425-034-0000

The Southeasterly 25 Feet of Lot 6 in Block 6 in Penny and Roots Subdivision of Blocks 6 and 7 in Penny and Meacham's Subdivision of the Southeast 1/4 of Section 26, Township 41, North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office