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1029331011

Doc#: 1029331011 Fee: \$42.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/20/2010 10:22 AM Pg: 1 of 3

**RECORDATION REQUESTED BY:**

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

**WHEN RECORDED MAIL TO:**

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



**SEND TAX NOTICE TO:**

ANDRZEJ TIMOSZUK  
MARGARET TIMOSZUK  
2412 N. SPRUCE STREET  
RIVER GROVE, IL 60171

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 September 18, 2010, is made and executed between ANDRZEJ TIMOSZUK and MARGARET TIMOSZUK (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 January 16, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED 01/16/2004 IN THE AMOUNT OF \$50,000.00, RECORDED ON 03/03/2004 AND THE RECORDER OF DEEDS OFFICE IN COOK COUNTY, ILLINOIS AS RECORDED DOCUMENT NUMBER 0406303002.

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

THE SOUTH 10 FEET OF LOT 8 AND LOT 9 (EXCEPT THE SOUTH 20 FEET) OF BLOCK 10 IN RHODES AND CLARKE SUBDIVISION IN SECTION 26 AND 27, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2412 N. SPRUCE STREET, RIVER GROVE, IL 60171. The Real Property tax identification number is 12-27-425-027.

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

THE PRINCIPAL BALANCE IS \$39,000.00. THE INTEREST RATE IS HEREBY BEING REDUCED FROM 7.75% TO 6.00%. THE PAYMENT AMOUNT WILL BE \$753.98 STARTING ON 10/18/10. THE NEW MATURITY DATE IS 10/15/2015.

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)

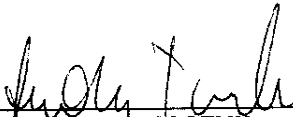
Loan No: 8030448-9004

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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 SEPTEMBER 18, 2010.**

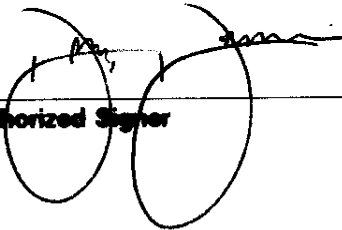
**GRANTOR:**

x   
\_\_\_\_\_  
**ANDRZEJ TIMOSZUK**

x   
\_\_\_\_\_  
**MARGARET TIMOSZUK**

**LENDER:**

**FIRST SECURITY TRUST AND SAVINGS BANK**

x   
\_\_\_\_\_  
**Authorized Signer**

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## MODIFICATION OF MORTGAGE

Loan No: 8838448-8884

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
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 COUNTY OF Cook )

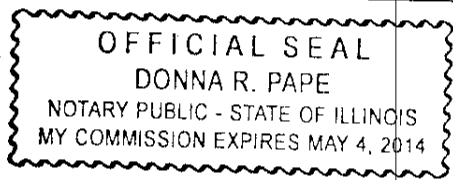
On this day before me, the undersigned Notary Public, personally appeared **ANDRZEJ TIMOSZUK and MARGARET TIMOSZUK**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 20<sup>th</sup> day of September, 2010.

By Donna R. Pape Residing at \_\_\_\_\_

Notary Public in and for the State of Illinois

My commission expires May 4, 2014



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 ) SS  
 )  
 COUNTY OF Cook )

On this 20<sup>th</sup> day of September, 2010 before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, 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 Sandra M. Perez Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 03/29/2011

