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Doc#: 1032849044 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/24/2010 01:39 PM Pg: 1 of 3

This document was prepared by:

Ridgestone Bank
13925 W. North Avenue
Brookfield, WI 53005

When recorded return to:

Ridgestone Bank
13925 W. North Avenue
Brookfield, WI 53005

State of Illinois

Space Above This Line For Recording Data

ENT 12 011354
2/3

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is _____
The parties and their addresses are:

MORTGAGOR:

Stephen Kopka and Wendy Kopka, husband and wife
721 Elm Street
Park Ridge, IL 60068

LENDER:

RidgeStone Bank
Organized and existing under the laws of the state of Wisconsin
13925 W. North Avenue
Brookfield, WI 53005

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 08-31-2007 and recorded on 09-19-2007. The Security Instrument was recorded in the records of Cook County, Illinois at Cook County Recorder of Deeds. The property is located in Cook County at 721 Elm Street, Park Ridge, IL 60068.

Described as:

THE WEST HALF OF LOT 10 IN PENNY AND MEACHAMS SUBDIVISION OF BLOCK 8 (EXCEPT THE NORTH 20.56 ACRES) IN PENNY AND MEACHAMS SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 09-26-415-003-0000

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MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

Promissory Note dated August 31, 2007 in the amount of \$128,000.00 from Stephen Kopka and Wendy Kopka to Ridgestone Bank, maturing on August 31, 2022.

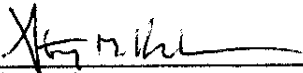
MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 115,000.00 which is a \$ 13,000.00 increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.


MORTGAGOR:


 (Signature) _____
 Stephen Kopka

 (Signature) _____

 (Signature) _____

10/14/2010
(Date)


 (Signature) _____
 Wendy Kopka

 (Signature) _____

 (Signature) _____

10-14-2010
(Date)

LENDER:

RidgeStone Bank

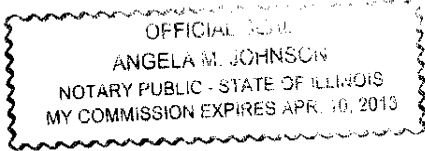
By  _____
 Maria Colangelo, Vice President

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ACKNOWLEDGMENT:

STATE OF Illinois, COUNTY OF Kane } ss.
 (Individual) This instrument was acknowledged before me this 14 day of Oct
 by Stephen Kopka; Wendy Kopka, husband and wife
 My commission expires:

(Seal)

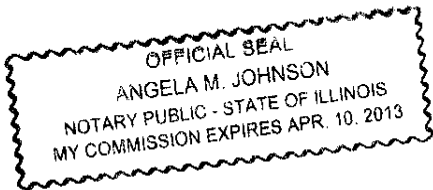


Angela M. Johnson
 (Notary Public)

ACKNOWLEDGMENT:

STATE OF Illinois, COUNTY OF Kane } ss.
 (Lender) This instrument was acknowledged before me this 14 day of Oct
 by Maria Colangelo, Vice President (Titles)
 of RidgeStone Bank (Name of Business or Entity)
 a(n) Corporation on behalf of the business or entity.
 My commission expires:

(Seal)



Angela M. Johnson
 (Notary Public)

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