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RECORDATION REQUESTED BY:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

Doc#: 1033739010 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/03/2010 08:42 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: 6874838-1200
Central Loan Operation
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 1, 2010, is made and executed between Stanley Lopuski and Mariola Lopuski, his wife, in joint tenancy (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Road, Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 20, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded October 16, 2007 as Document No. 0728954096.

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

SEE ATTACHED LEGAL DESCRIPTION

The Real Property or its address is commonly known as 4432 N Kilbourn, Chicago, IL 60630. The Real Property tax identification number is 13-15-129-023-0000.

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

Extend the Maturity Date to October 1, 2013;
Lower the Interest Rate to 6.25% Fixed;
Reamortize the Payment over 300 Months;
Change Accrual Basis to 30/360.

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

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MODIFICATION OF MORTGAGE (Continued)

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 OCTOBER 1, 2010.

GRANTOR:

x Stanley Lopuski
Stanley Lopuski

x Marjola Lopuski
Marjola Lopuski

LENDER:

HERITAGE BANK OF SCHAUMBURG

x [Signature]
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

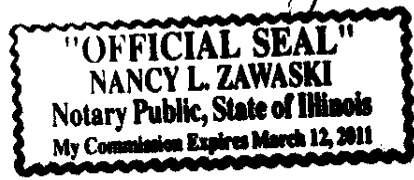
On this day before me, the undersigned Notary Public, personally appeared Stanley Lopuski and Mariola Lopuski, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 22nd day of NOVEMBER, 2010.

By [Signature] Residing at Schaumburg, IL

Notary Public in and for the State of IL

My commission expires 3-12-11



LENDER ACKNOWLEDGMENT

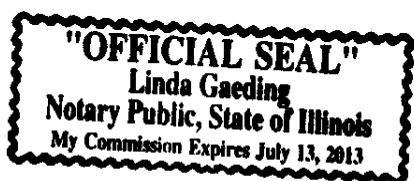
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 22nd day of NOVEMBER, 2010 before me, the undersigned Notary Public, personally appeared NANCY L. ZAWASKI and known to me to be the Loan Officer, authorized agent for Heritage Bank of Schaumburg that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Heritage Bank of Schaumburg, duly authorized by Heritage Bank of Schaumburg 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 Heritage Bank of Schaumburg.

By [Signature] Residing at Streamwood

Notary Public in and for the State of ILLINOIS

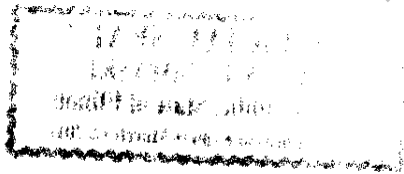
My commission expires 7-13-13



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MODIFICATION OF MORTGAGE (Continued)

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LEGAL DESCRIPTION

LOT 6 IN BLOCK 47 IN MONTROSE, A SUBDIVISION OF THE NORTHWEST $\frac{1}{4}$ AND THE NORTH $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE EAST $\frac{1}{2}$ OF LOT 1 OF THE SUBDIVISION OF THE NORTH $\frac{1}{2}$ OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ✓

UNDERLYING PIN # 13-15-129-023-0000
COMMONLY KNOWN AS: 4432 N. KILBOURN, CHICAGO, IL 60630

ALSO KNOWN AS

LOT 6 IN BLOCK 37 IN MONTROSE, A SUBDIVISION OF THE NORTHWEST $\frac{1}{4}$ & THE NORTH $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND THE EAST $\frac{1}{2}$ OF LOT 1 OF A SUBDIVISION OF THE NORTH $\frac{1}{2}$ OF SECTION 16, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. ✓

PIN # 13-15-129-040-0000
COMMONLY KNOWN AS: 4430 N. KILBOURN, CHICAGO, IL 60630

PIN # 13-15-129-039-0000
COMMONLY KNOWN AS: 4432 N. KILBOURN, CHICAGO, IL 60630