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RECORDATION REQUESTED BY:

First Bank & Trust
820 Church Street
Evanston, IL 60201



WHEN RECORDED MAIL TO:

First Bank & Trust
820 Church Street
Evanston, IL 60201

Doc#: 1104933082 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/18/2011 10:58 AM Pg: 1 of 3

SEND TAX NOTICES TO:

Edward R Kuczumarski
Candace A Kuczumarski
1430 Sheridan Road
Evanston, IL 60201

This Modification of Mortgage prepared by:

Lender
First Bank & Trust
820 Church Street
Evanston, IL 60201

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 18, 2011, is made and executed between Edward R Kuczumarski and Candace A Kuczumarski, His Wife, As Tenants By The Entirety (referred to below as "Grantor") and First Bank & Trust, whose address is 820 Church Street, Evanston, IL 60201 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 7, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 21, 2003 as Document Number 0311114158.

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

THE SOUTH 1/2 OF LOT 3 IN THE RESUBDIVISION OF BLOCK 34 IN EVANSTON IN SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID RESUBDIVISION RECORDED AUGUST 17, 1882 AS DOCUMENT NUMBER 414442, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1430 Sheridan Road, Evanston, IL 60201. The Real Property tax identification number is 11-18-417-009-0000.

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

Reduction in Credit Limit to \$500,000.00, Change In Maturity Date, Increase Rate and Floor Rate.

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

BOX 333-CT

SCY
INTC?

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7013066

Page 2

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 JANUARY 18, 2011.

GRANTOR:

x Edward R Kuczmar
Edward R Kuczmar

x Candace A Kuczmar
Candace A Kuczmar

LENDER:

FIRST BANK & TRUST

x [Signature]
Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 7013066

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared Edward R Kuczmariski and Candace A Kuczmariski, 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 18 day of Jan, 2011.

By [Signature] Residing at 2412 IL 60076

Notary Public in and for the State of IL

My commission expires 12-3-12



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 18th day of January, 2011 before me, the undersigned Notary Public, personally appeared Daniel Burke and known to me to be the VP, authorized agent for First Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of First Bank & Trust, duly authorized by First Bank & Trust 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 Bank & Trust.

By [Signature: Mary Dubay Buckman] Residing at Chicago, IL 60648

Notary Public in and for the State of ILLINOIS

My commission expires 10/12/14

