

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
FIRST MIDWEST BANK  
ONE PIERCE PLACE,  
SUITE 1500  
ITASCA, IL 60143



Doc#: 1309250065 Fee: \$44.00  
RHSP Fee: \$10.00 Affidavit Fee:  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 04/02/2013 09:32 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
FIRST MIDWEST BANK  
P.O. BOX 9003  
GURNEE, IL 60031-2502

## MODIFICATION OF LOAN #10162527-1 MORTGAGE DATED November 25, 1997

This Modification made as of March 1, 2013, between First Midwest Bank (Lender), and John M. Klimek and Randy S. Klimek, (hereinafter referred to as "Borrower"),

WITNESSETH

That the parties hereto agree to modify the terms of that certain Note dated November 25, 1997 (the "Note") secured by a Mortgage of the same date, recorded as Document #97906851 in the records of Cook County, Illinois (the "Mortgage"), and encumbering the real estate described as follows: 14820 Cleveland Avenue, Posen, IL 60469

SEE ATTACHED LEGAL

That the remaining indebtedness represented by said Note and Mortgage is \$50,763.18. That said indebtedness shall be paid in monthly principal and interest payments of \$513.95 beginning April 1, 2013 and continuing thereafter on the same day of each succeeding month until the new maturity date of March 1, 2023 which shall include interest at the rate of 4.000% per annum. Borrower's final payment due on April 1, 2013 will be for all principal and all accrued interest and charges not yet paid. In addition, said Borrower will pay the sum per month equal to 1/12 of the estimate to be sufficient to pay annual taxes on said property, which estimate may be revised. Principal payments due January 1, 2013 through March 1, 2013 are deferred.

That this Modification adjusts the above described Note and Mortgage. That all terms contained in said Note and Mortgage shall remain in full force and effect, except those herein expressly modified and that the Borrower agrees that he will perform and observe the covenants and conditions of said note and mortgage so modified and that he will pay the interest and principal secured by said mortgage when due.

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## LEGAL DESCRIPTION

P.I.N.#28-12-400-012-0000

PROPERTY COMMONLY KNOWN AS: 14820 Cleveland Avenue, Posen, IL 60469

LOT 6 IN EAST LOTHAIN SUBDIVISION BEING A SUBDIVISION OF THE EAST 10 ACRES OF THE WEST 25 ACRES OF THE NORTHWEST  $\frac{1}{4}$  OF THE SOUTHEAST  $\frac{1}{4}$  NORTH OF THE INDIAN BOUNDARY LINE OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that John M. Klimek and Randy S. Klimek personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they signed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

By Patricia A Zavada

Residing at 3737 W 147th St  
Mt. IL 60445

Notary Public in and for the State of IL

My commission expires 8/01/16



STATE OF ILLINOIS

COUNTY OF Cook

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that \_\_\_\_\_ personally known to me to be the \_\_\_\_\_ of First Midwest Bank, and personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such He/she, signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said Illinois banking corporation, as their free and voluntary act, and as the free and voluntary act of said Illinois banking corporation, for the uses and purposes therein set forth.

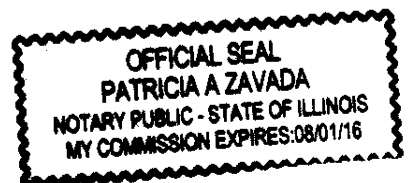
GIVEN under my hand and notary seal this 23rd day of March, 2013

This instrument was prepared by:

First Midwest Bank  
300 Hunt Club Road  
Gurnee, Illinois 60031

Patricia A Zavada  
Notary Public

Commission Expires 8/01/16



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That the terms of this Modification shall be binding upon the heirs, personal representatives, and assigns of the BORROWER.

In witness whereof, we have placed our names on this 23rd day of March, 2013.

FIRST MIDWEST BANK - LENDER

By: Pat Zawada

Its: Personal Banker

<u>John M. Klimek</u>	
John M. Klimek	Borrower
<u>Randy S. Klimek</u>	
Randy S. Klimek	Borrower

Property of Cook County Clerk's Office