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Doc#: 1330526112 Fee: \$42.00 RHSP Fee:\$9,00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds

Date: 11/01/2013 12:44 PM Pg: 1 of 3

6297951/

(Space Above This Line For Recording Data)

MODIFICATION AGREEMENT - MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 21st day of September, 2013, between ANDREW BULKOWSKI, whose address is 5479 N. MILWAUKEE AVENUE, Chicago, Illinois 60630 ("Mortgagor"), and GreenChoice Bank, fsb whose address is 5225 W. 25th Street, Cicero, Illinois 60804 ("Lender").

GreenChoice Bank, fsb and Mortgagor entered into a Mortgage dated September 21, 2012 and recorded on October 12, 2012, filed for record in records of COOK of COUNTY, State of Illinois, with recorder's entry number 1228633126 ("Mortgage"). The Mortgage covers the following described real property:

Address: 730 NORTH LOTUS, Chicago, Illinois 60644

Legal Description: LOT 7 (EXCEPT THE SOUTH 12 1/2 FEET THEREOF) IN MERRICK'S SUBDIVISION OF BLOCK 5 IN MERRICK'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, TOWNSHIP 39 NORTH, R.\NGL 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID/Sidwell Number: 16-09-101-017-0000

It is the express intent of the Mortgagor and Lender to modify the terms and provisions set forth in the Mortgage. Mortgagor and Lender hereby agree to modify the Mortgage as follows:

• Change the Maturity Date to September 21, 2017.

STEWART TILE COMPANY 2055 W. Army Fall & Suite 110 Addison, IL 50:01 630-889-405

Effective September 21, 2013 the interest rate will change to 6.25% fixed.

Mortgager and Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition, or covenant therein, except as herein provided, nor affect or impair any rights, powers, privileges, duties, or remedies under the Mortgage it being the intent of Mortgagor and Lender that the terms and provisions thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

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Modification Agreement - Real Estate Security Instrument 016016

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Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Mortgagor who signed the original Mortgage does not sign this Agreement, then all Mortgagors signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the nonsigning person consents to the changes and provisions of this Agreement 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.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto. Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGP 250 IENTS DISCLAIMER. This Agreement represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing below, Mor gazor-and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms. (Seal) ANDREW BULKOW Date Individually INDIVIDUAL ACKNOWLEDGMENT STATE OF **ILLINOIS COUNTY OF** COOK The foregoing instrument was acknowledged by ANDREW BULKOWSKI, before me on In witness whereof, I hereunto set my land and my official seal. My commission expires: OFFICIAL SEAL GEORGE CARABALLO Cook County, IL Notary Public - State of Illinois My Commission Expires Apr 29, 2014 **Identification Number** (Official Seal)

LENDER: GreenChoice Bank, fsb

By: Jon Levey Date

Its: Chief Lending Officer

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20-13 (Seal)

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BUSINESS ACKNOWLEDGMENT			
STATE OF	ILLINOIS)	
COUNTY OF	соок)	
This instrument was acknowledged on the Constitution , by Jon Levey , Chief Lending Officer on behalf of GreenChoice Bank , fsb , a(n) Federal Savings Bank , who personally appeared before me.			
In witness whereof, I hereunto set my hand and official seal.			
My commission	residing at	***	Cook County, IL Identification Number
(Official Seal)		OFFICIAL SEAL GEURIE CARABALLO tary Furial - State of Winois ommission Furials Apr 29, 2	٠-٠
		0/	
			Colly Clark Cox
			Ox.

THIS INSTRUMENT PREPARED BY:

GreenChoice Bank, fsb 5225 W. 25th Street CICERO, IL 60804

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AFTER RECORDING RETURN TO:

GreenChoice Bank, fsb 5225 W. 25th Street CICERO, IL 60804

O 2004-2012 Compliance Systems, Inc. 26F2-1949 - 2011L2.19 27 Modification Agreement - Real Estate Security Instrument DL001

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