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Doc#: 1333734050 Fee: \$44.25
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A.Yarbrough
Cook County Recorder of Deeds
Date: 12/03/2013 10:22 AM Pg: 1 of 3

Property of Cook County Clerk's Office

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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 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, RANGE 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.

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

Increase in the Mortgage amount to \$116,098.49.

Mortgagor 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

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Modification Agreement - Real Estate Security Instrument DL6016

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Initials

S yes
P B
S /
M yes
E yes
E no
INT 2

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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.

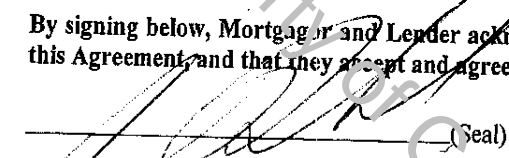
Lender's consent to this Agreement does not waive Lender's right to require strict performance of the Mortgage modified above, nor obligate Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

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 non-signing 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 AGREEMENTS 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, Mortgagor and Lender acknowledge that they have read all the provisions contained in this Agreement, and that they accept and agree to its terms.



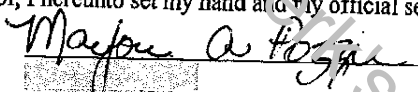
(Seal)
ANDREW BULKOWSKI Date
Individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
COUNTY OF COOK)

The foregoing instrument was acknowledged by **ANDREW BULKOWSKI** before me on NOV. 18, 2013. In witness whereof, I hereunto set my hand and my official seal.

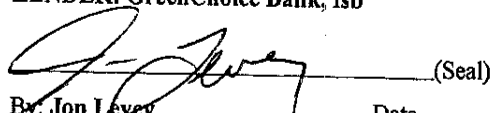
My commission expires: 4/23/17



Cook County, IL
Identification Number _____

(Official Seal)

LENDER: GreenChoice Bank, fsb



(Seal)
By: **Jon Levey** Date
Its: **Chief Lending Officer**

Initials

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BUSINESS ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK)

This instrument was acknowledged on the 18th of Nov. 2013, 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 expires: 4/23/17

Marjorie A. Pozzie

residing at PROOF FIELD IL

Cook County, IL
Identification Number [REDACTED]

(Official Seal)



Property of Cook County Clerk's Office

THIS INSTRUMENT PREPARED BY:
GreenChoice Bank, fsb
5225 W. 25th Street
CICERO, IL 60804

AFTER RECORDING RETURN TO:
GreenChoice Bank, fsb
5225 W. 25th Street
CICERO, IL 60804

[Handwritten Signature] Initials