

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

State Farm Bank, F.S.B.  
NMLS Company ID 139716  
One State Farm Plaza  
Bloomington, IL 61710

Doc#: 1608446015 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 03/24/2016 08:42 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

State Farm Bank, F.S.B.  
P O Box 5961  
Madison, WI 57305-0961

Return to: Dawn Tetak/AEG  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

**SEND TAX NOTICES TO:**

AGATA BIELSKI  
ANDRZEJ BIELSKI  
163 DULLES RD  
DES PLAINES, IL  
60016-2753

**FOR RECORDER'S USE ONLY****This Modification of Mortgage prepared by:**

KELLY WALSH, PROCESSOR  
State Farm Bank, F.S.B.  
One State Farm Plaza  
Bloomington, IL 61710

Amended: 7069797514955

## MODIFICATION OF MORTGAGE

224U328-03  
THIS MODIFICATION OF MORTGAGE dated February 26, 2016, is made and executed between AGATA BIELSKI and ANDRZEJ BIELSKI; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 20, 2013 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED IN THE AMOUNT OF \$150,000 ON JULY 10, 2013, AS DOCUMENT NUMBER 1319155380 IN THE COOK COUNTY RECORDS.**

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

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 92 IN BRENTWOOD IN DES PLAINES UNIT NUMBER 2 BEING A RESUBDIVISION OF PARTS OF LOTS 4, 5 AND 8 OF THE OWNERS SUBDIVISION OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JANUARY 26, 1961 AS DOCUMENT LR 1961972 IN COOK COUNTY, ILLINOIS.

THIS BEING THE SAME PROPERTY CONVEYED TO AGATA BIELSKI AND ANDRZEJ BIELSKI, HUSBAND AND WIFE, NOT AS JOINT TENANTS AND NOT AS TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY, DATED

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE****(Continued)**

Page 2

10/11/2005 AND RECORDED ON

11/18/2005 IN INSTRUMENT NUMBER 0532205277, IN THE COOK COUNTY RECORDERS OFFICE.

PARCEL ID: 08-13-400-032

2246328

Address :163 DULLES RD, DES PLAINES, IL

The Real Property or its address is commonly known as 163 DULLES RD, DES PLAINES, IL 60016-2753.  
The Real Property tax identification number is 08-13-400-032.

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

**PRINCIPAL INCREASE OF \$82,000. AT NO TIME SHALL THE PRINCIPAL AMOUNT OF INDEBTEDNESS SECURED BY THE MORTGAGE, NOT INCLUDING SUMS ADVANCED TO PROTECT THE SECURITY OF THE MORTGAGE, EXCEED \$ 232,000. THE MATURITY DATE OF THIS MORTGAGE SHALL BE MARCH 31, 2041.**

**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 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.

**ADDITIONAL EVENT OF DEFAULT/ACCELERATION.** We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if the property is not owner occupied as your primary residence.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 26, 2016.**

GRANTOR:

x Agata Bielski  
AGATA BIELSKI

x Andrzej Bielski  
ANDRZEJ BIELSKI

# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE

(Continued)

LENDER:

STATE FARM BANK, F.S.B.

x Megan Warnick  
Authorized Signer

**MEGAN WARNICK**  
**HOME EQUITY MANAGER**

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS )

) SS

COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **AGATA BIELSKI and ANDRZEJ BIELSKI**, as **Husband and Wife**, 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.

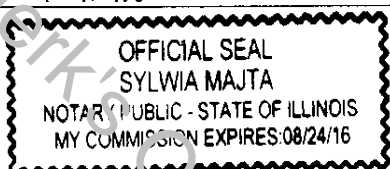
Given under my hand and official seal this 26th day of February, 20 16.

By Sylvia Majta

Residing at PARADISE

Notary Public in and for the State of ILLINOIS

My commission expires 08-24-16



# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

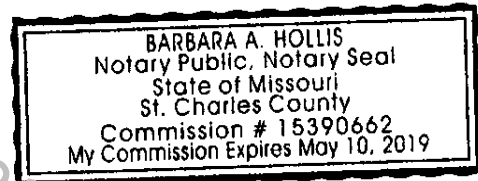
STATE OF Missouri )  
 )  
 ) SS  
 COUNTY OF St Louis )

On this 9 day of March, 2016 before me, the undersigned Notary Public, personally appeared Megan Warwick and known to me to be the manager, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** 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 **State Farm Bank, F.S.B.**.

By Barbara A. Hollis Residing at Wentzville, MO

Notary Public in and for the State of Missouri

My commission expires 5-10-2019



MLO Name Casei malte  
 NMLS# 1452732  
 MLS Company Name -  
 MLO Company ID NMLS# -  
 State Farm Bank, FSB, NMLS#139716

St. Charles County Clerk's Office