

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



Report Mortgage Fraud
844-768-1713



1733239162

Doc# 1733239162 Fee \$68.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 11/28/2017 03:33 PM PG: 1 OF 4

The property identified as: PIN: 07-35-206-016-0000

Address:

Street: 642 SCHOONER LN

Street line 2:

City: ELK GROVE VILLAGE

State: IL

ZIP Code: 60007

Lender: THE HUNTINGTON NATIONAL BANK

Borrower: MARCIN DUDZINSKI

Loan / Mortgage Amount: \$143,250.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

S N
P 4
S N
M N
SC 4
E 4
INT [Signature]

Certificate number: 0F88EC9A-BDE6-44AD-B31B-95C260A08A34

Execution date: 10/11/2017

UNOFFICIAL COPY

Modification Agreement to the PERSONAL CREDIT LINE

0059623
This Modification Agreement ("Modification"), executed on the later date set forth below by and between The Huntington National Bank, Department NC1N04, 2361 Morse Road, Columbus, Ohio 43229 ("Lender") and **MARCIN DUDZINSKI, A MARRIED PERSON AND MARTA MATYSZEWSKA, A MARRIED PERSON** ("Borrower", whether one or more) amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **APRIL 18, 2017** and recorded on **05/23/2017**, in DOC# 1714317089 in the Recorders' Office, **COOK COUNTY, ILLINOIS** and (2) the Personal Credit Line Agreement and Disclosure Statement – Secured (the "Note"), bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **642 SCHOONER LN, ELK GROVE VILLAGE, IL 60007**, the real property described being set forth as follows:
See attached SCHEDULE A.

WHEREAS, Borrower executed and delivered to Lender a certain Security Instrument, described above, covering the Property to secure a certain Note, described above, in the principal sum of **ONE HUNDRED FORTY THREE THOUSAND TWO HUNDRED AND FIFTY DOLLARS (\$143,250.00)**; and
WHEREAS, Borrower and Lender desire to modify the Note and Security Instrument to correct the Maturity Date, which is also the end of the Repayment Period, to reflect the payment due date for the 240th monthly statement period after the end of the Draw Period;

NOW, THEREFORE, in consideration of the mutual promises and agreements exchanged, the parties hereto, for themselves, their heirs, successors and assigns, agree as follows (notwithstanding anything to the contrary contained in the Note, Security Instrument, as amended):

1. The Repayment Period in the Note begins at the end of the Draw Period and will end on the payment due date for the 240th monthly statement period after the end of the Draw Period. The Maturity Date in the Note is the payment due date for the 240th monthly statement period in the Repayment Period.
2. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, Borrower will pay these amounts in full on the Maturity Date, which is **APRIL 18, 2047**.
3. Borrower understands and agrees that
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Modification in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (d) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Modification which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Dated: 10-11, 2017

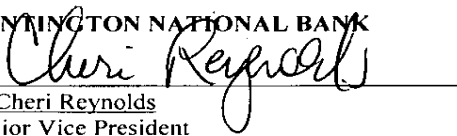

MARCIN DUDZINSKI

Dated: 10-11, 2017

Borrowers:


MARTA MATYSZEWSKA

Lender:
THE HUNTINGTON NATIONAL BANK

By: 
Name: Cheri Reynolds
Title: Senior Vice President

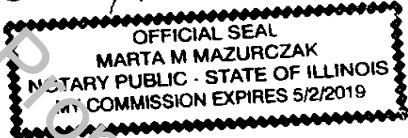
UNOFFICIAL COPY

STATE OF ILLINOIS
COUNTY OF COOK, SS:

The foregoing instrument was acknowledged before me on this 11th day of OCTOBER, 2017 by **MARCIN DUDZINSKI, A MARRIED PERSON AND MARTA MATYSZEWSKA, A MARRIED PERSON.**

Marta Mazurczak

My commission expires: 05/02/2019



Name: MARTA M. MAZURCZAK

-Notary Public

STATE OF Ky.
COUNTY OF Kenton SS:

The foregoing instrument was acknowledged before me this 17th day of October, 2017, by Cheri Reynolds, Senior Vice President of The Huntington National Bank, a national banking association, on behalf of the association.

My commission expires:

Connie Klaiss
Name: Connie Klaiss
Notary Public

This instrument was prepared by and return to:
The Huntington National Bank
By: Christina Davis
P.O. Box 122620
Covington, KY 41012
CR-NO 10-17-18
522996



Notary Public of Cook County Clerk's Office

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EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, TO WIT:

LOT 141 IN STAPES, SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

PARCEL #: 07-35-206-016-0000

REFERENCE #: 00000522995

FILE #: 201703061680

Property of Cook County Clerk's Office