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This instrument was prepared by Candice K. Borkowicz

When recorded return to: Executive Land Title 7788 N. Milwaukee Ave. Niles, IL 60714 Doc# 1819955233 Fee ≸40.00

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

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 07/18/2018 03:39 PM PG: 1 OF 2

Space Above This Line For Recording Data

## **MODIFICATION OF MORTGAGE**

DATE AND PARTIES: The date of this Real Estate Modification (Modification) parties and their addresses are:

Mortgagor: Gary Erszak and Wendy A. Duszak, husband and wife

6720 N. E(ge) rook Terrace

Chicago, IL 60646

Lender: Northwest Commurity Credit Union

8930 Waukegan Road Morton Grove, IL 60053

BACKGROUND: Mortgagor and Lender entered into a security instrument dated 3/14/2018 and recorded on 4/26/2018(Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois as Document # 1811601136 and covered the following described Property:

LOT 20 (EXCEPT THE SOUTHWESTERLY 10 FEET THEREOF) AND LOT 21 (EXCEPT THE SOUTHEASTERLY 23 FEET THEREOF AND EXCEPT SOUTHWESTERLY 10 FEET THEREOF) IN BARK AND ASSOCIATES EDGEBROOK ESTATES RESUBDIVISION OF LOT 5? (EXCEPT SOUTHEASTERLY 33 FEET THEREOF HERETOFORE DEEDED FOR STREET) IN OGDEN AND JONES SUBDIVISION OF BRONSON PART OF CALDWELL'S RESERVE IN TOWNSHIPS 40 AND 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

## **UNOFFICIAL COPY**

The property is located in **Cook County** at **6720 N. Edgebrook Terrace**, **Chicago**, **IL 60646**MODIFICATION: For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

- A. Maximum Obligation Limit: The maximum obligation provision of the Security Instrument is modified to read: The total principal amount secured by this Security Instrument at any one time will not exceed \$ 251,000.00. This limitation of amount does not include interest, attorneys' fees and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- B. Secured Debt: The secured debt provision of the Security Instrument is modified to read: Secured Debts: The following debts and all extension renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 17887-396 dated 07 /07 /2018, from Modgagor to Lender, with a loan amount of \$ 251,000.00, with an interest rate of 4.25% A.P.R. a monthly payment of \$ 1,237.67 and maturing on 02/14/2048.

Sums Advanced: Al! sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

CONTINUATION OF TERMS: Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES: By signing, Mortgagor agrees to the terms and covenants contained in the Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:  Gary Duszak, Individually	<u> </u>
Wendy A. Duszak Individually	10/4/S
Candice K. Borkowicz, Executive Vice Preside Northwest Community Credit Union	nt Office
SUBSCRIBED AND SWORN to Before me this	OFFICIAL SEAL GABBY GOMEZ NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:02/05/19
Kinthe	(Seal)