

# UNOFFICIAL COPY

Doc#: 1836041081 Fee: \$52.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 12/26/2018 01:00 PM Pg: 1 of 3

**RECORDATION REQUESTED BY:**

Community Bank of Oak Park  
River Forest  
Main Office  
1001 Lake St  
Oak Park, IL 60301

**WHEN RECORDED MAIL TO:**

Community Bank of Oak Park  
River Forest  
Main Office  
1001 Lake St  
Oak Park, IL 60301

PRAIRIE TITLE  
6821 W. NORTH AVE  
OAK PARK, IL 60302

**FOR RECORDER'S USE ONLY**

1821677

**This Modification of Mortgage prepared by:**

Claude L'Heureux, Senior Vice President  
Community Bank of Oak Park River Forest  
1001 Lake St  
Oak Park, IL 60301

PRAIRIE TITLE  
6821 W. NORTH AVE  
OAK PARK, IL 60302

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated December 14, 2018, is made and executed between Robert P Kowalski, married to Melissa Kowalski, whose address is 925 N EAST AVE, OAK PARK, IL 60302 (referred to below as "Grantor") and Community Bank of Oak Park River Forest, whose address is 1001 Lake St, Oak Park, IL 60301 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 20, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorder of Deeds of Cook County, Illinois on November 17, 2008 as document number 0832248008.

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

The south 17 Feet of Lot 27 and the North 50 Feet of Lot 28 in North East Avenue Addition to Oak Park, being a Subdivision of the East 23.43 Acres of the West 40 Acres of the North 50 Acres of the Northeast 1/4 of Section 6, Township 39 North, Range 13 East of the Third Principal Meridian, and of that Part of Lot 12 Lying West of the West Line of North Elmwood Avenue produced North in the Superior Court Commissioners Partition The South 1/2 of the South 85 Acres of the Northwest 1/4 of Section 6, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 925 N East Ave, Oak Park, IL 60302. The Real Property tax identification number is 16-06-227-019-0000.

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

The Principal Balance ins being increased from \$100,000.00 to \$250,000.00. .

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain

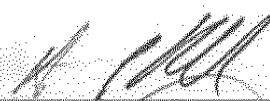
**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

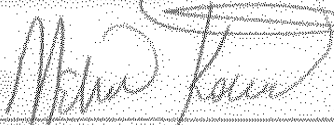
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unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as 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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 14, 2018.**

GRANTOR:

X   
Robert P. Kowalski

X   
Melissa Kowalski

LENDER:

COMMUNITY BANK OF OAK PARK RIVER FOREST

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

On this day before me, the undersigned Notary Public, personally appeared Robert P Kowalski and Melissa Kowalski, 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 14th day of December, 2018.

By Mary Ellen Hanrahan Residing at River Forest

Notary Public in and for the State of Illinois

My commission expires 02/02/2021



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

On this 14th day of December, 2018 before me, the undersigned Notary Public, personally appeared Carole F. Henry and known to me to be the Office President, authorized agent for **Community Bank of Oak Park River Forest** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Community Bank of Oak Park River Forest**, duly authorized by **Community Bank of Oak Park River Forest** 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 **Community Bank of Oak Park River Forest**.

By Mary Ellen Hanrahan Residing at River Forest

Notary Public in and for the State of Illinois

My commission expires 02/02/2021

