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EDWARD M. HOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 04/30/2019 11:06 AM PG: 1 OF 5

This document was prepared by:

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69447266-IL550-Cook County Rec

State of Illinois

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is December 12, 2018.

The parties and their addresses are:

MORTGAGOR:

TADEUSZ KLUZA AND IRENA KLUZA, MARRIED TO EACH OTHER, NOT AS TENANTS
IN COMMON, NOT AS JOINT TENANTS, BUT AS HUSBAND AND WIFE, AS TENANTS
BY THE ENTIRETY WITH RIGHTS OF SURVIVORSHIP

LENDER:

Popular Bank as successor to E-Loan, Inc. (the mortgagee is MERS as nominee for Lender)
85 Broad Street
New York, NY 10004

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated December 27, 2007 and
recorded on January 24, 2008. The Security Instrument was recorded in the records of
Cook County, Illinois at Doc #0802436010.

The property is located in Cook County, Illinois at
4936 N ORANGE AVE NORRIDGE IL 60706

Described as:

See Exhibit "A" attached hereto and made part hereof.

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MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

Home Equity Line of Credit Agreement dated December 27, 2007, signed by Tadeusz Kluza and Irene Kluza, modified on December 12, 2018 as follows: Maturity date extended to January 5, 2059 and to provide for repayment of the amount due on the Credit Agreement by way of four hundred eighty (480) payments. Fixed interest rate 3.000%. Principal forbearance in the amount of \$5,043.34. All other terms remain the same.

☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 25,216.68 ☒ which is a \$ 7,033.32 ☐ increase ☒ decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

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

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

MORTGAGOR:

Tadeusz Kluza and Irene Kluza

Tadeusz Kluza 01-05-19
(Signature) Tadeusz Kluza (Date)

Irene Kluza 01-05-19
(Signature) Irene Kluza (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

LENDER: Popular Bank

By [Signature]

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ACKNOWLEDGMENT:

STATE OF Illinois, COUNTY OF Cook } ss.
 (Individual) This instrument was acknowledged before me this 5th day of January 2019
 by Joel Exclusa
 My commission expires: 4/25/2020



[Signature]
 (Notary Public)

4/25/2020

ACKNOWLEDGMENT:

STATE OF Puerto Rico, COUNTY OF San Juan } ss.
 (Lender) This instrument was acknowledged before me this 18 day of January 2019
 by Gilberto Rivera Cembrano, Vice President (Titles)
 of Popular Bank (Name of Business or Entity)
 a(n) _____ on behalf of the business or entity.
 My commission expires: never expires

(Seal)

CW. 10, 774
 (Notary Public)



Loan origination organization Popular Bank
 NMLS ID 417584
 Loan originator
 NMLS ID

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Property of Cook County Clerk's Office

RECIBO
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RECIBO

18-8675355

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11/27/2018
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Sello

Sello de Asistencia Legal
80004-2018-1127-89473063

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Loan #:E0650576

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATES SITUATED IN THE COUNTY OF COOK THE STATE OF ILLINOIS. LOT 221 IN BRICKMAN' S LAWRENCE AVENUE HIGHLAND SUBDIVISION, BEING A RESUBDIVISION OF LOT 2 IN HENRY JACQUE'S SUBDIVISION OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE EAST HALF OF LOT 2 AND THE WEST HALF OF LOT 2 (EXCEPT THE EAST 100 FEET OF THE SOUTH 233 FEET THEREOF AND EXCEPT THE SOUTH 33 FEET THEREOF) IN THE RESUBDIVISION OF LOTS 3 TO 6 IN HENRY JACQUE'S SUBDIVISION OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

FOR INFORMATIONAL PURPOSES ONLY APN: 12-12-307-059-0000