

# UNOFFICIAL COPY

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Oxford Bank & Trust  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

Doc#: 2020239294 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 07/20/2020 03:06 PM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Oxford Bank & Trust  
Corporate Office  
1111 W. 22nd Street, Suite  
800  
Oak Brook, IL 60523

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Oxford Bank & Trust  
Corporate Office  
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Oak Brook, IL 60523

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Diana Palicka, Sr. Commercial Loan Specialist  
Oxford Bank & Trust  
1111 W. 22nd Street, Suite 800  
Oak Brook, IL 60523

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## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated May 24, 2020, is made and executed between Andrzej Kulaga also known as Andy Kulaga and Ewa Kulaga, his wife, as joint tenants, whose address is 23W231 St. Charles Road, Glen Ellyn, IL 60137 (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 24, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 14, 2015 in the Cook County Recorder of Deeds Office, State of Illinois as document #1510426022.

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

**PARCEL 1:** LOT 10 AND LOT 11 (EXCEPT THE WEST 1 FOOT OF LOT 11) IN BLOCK 6 IN THOMAS ROWAN'S SUBDIVISION IN J. H. WHITESIDE AND COMPANY'S MADISON STREET ADDITION IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

**PARCEL 2:** LOTS 5, 6 AND 7, AND THE NORTH 1/2 OF THE EAST 1/2 OF THAT PART OF THE VACATED 16 FEET WIDE ALLEY LYING SOUTH OF AND ADJOINING AN EASTERLY PORTION OF THE SOUTH LINE OF SAID LOT 7, TOGETHER WITH THE WEST 33 FEET OF VACATED BELLWOOD AVENUE LYING EAST OF AND ADJOINING SAID LOTS 5, 6 AND 7 IN BLOCK 6 IN THOMAS ROWAN'S SUBDIVISION IN J. H. WHITESIDE AND COMPANY'S MADISON STREET ADDITION IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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PARCEL 3: LOTS 8 AND 9, AND THE SOUTH 1/2 OF THAT PART OF THE VACATED 16 FEET WIDE ALLEY LYING NORTH OF AND ADJOINING SAID LOTS, TOGETHER WITH THE WEST 33 FEET OF VACATED BELLWOOD AVENUE LYING EAST OF AND ADJOINING SAID LOT 8, IN BLOCK 6 IN THOMAS ROWAN'S SUBDIVISION IN J. H. WHITESIDE AND COMPANY'S MADISON STREET ADDITION IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4234-4238 Warren Avenue, Hillside, IL 60162. The Real Property tax identification number is 15-08-427-007-0000; 15-08-427-008-0000; 15-08-427-009-0000; 15-08-427-016-0000; 15-08-427-017-0000; 15-08-427-022-0000.

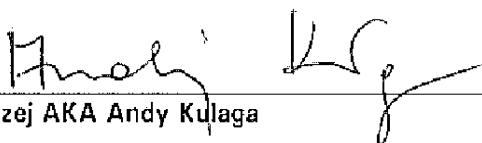
**MODIFICATION** Lender and Grantor hereby modify the Mortgage as follows:

Extend the maturity date of the Promissory Note from June 24, 2020 to May 24, 2027. The interest rate is being changed from a fixed rate of 4.75% to a fixed rate of 4.50%. Principal and interest payments in the amount of \$11,876.00 will begin on June 24, 2020 and continue until paid in full or loan maturity. A prepayment penalty of 2/6/5/4/3/2/1% will be added to the loan. All other terms and conditions will remain the same.

**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.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 24, 2020.**

**GRANTOR:**

x   
 Andrzej AKA Andy Kulaga

x   
 Ewa Kulaga

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## MODIFICATION OF MORTGAGE

(Continued)

LENDER:

OXFORD BANK & TRUST

x Patricia Kypel  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF DeWitt )

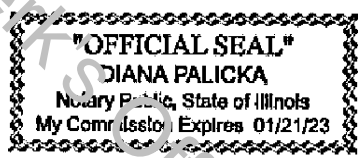
On this day before me, the undersigned Notary Public, personally appeared Andrzej AKA Andy Kulaga and Ewa Kulaga, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 24th day of May, 2020.

By Diana Palicka Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



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## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )

) SS

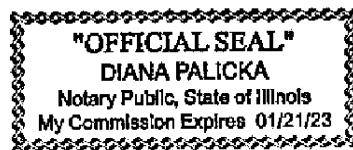
COUNTY OF Alton )

On this 24<sup>th</sup> day of May, before me, the undersigned Notary Public, personally appeared Dee Kubic and known to me to be the Vice President, authorized agent for Oxford Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Oxford Bank & Trust, duly authorized by Oxford Bank & Trust 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 Oxford Bank & Trust.

By Diana Palicka Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



CLERK'S OFFICE OF COOK COUNTY