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COOK COUNTY RECORDER

#### MORTGAGE MODIFICATION AGREEMENT

THIS AGREMENT is made this.14th day of.August,1991, by and between COMMERCIAL NATIONAL BANK OF BERWYN, A NATIONAL BANKING CORPORATION the owner of the note and mortgage hereinafter described, and Joseph Bucek and Libuse A. Bucek his wife (J), representing themselves to no the owners of the real estate hereinafter and in said mortgage described ("owner").

In consideration of the mutual promises of the parties hereto, the parties hereby agree to increase the line of credit amount to \$27,000.00 in the note of notes of COMMERCIAL NATIONAL BANK OF BERWYN dated 5/19/87, ("note"), secured by a mortgage ("mortgage") recorded on 5/27/87 ,in the office of the recorder of deeds of. Cook County, Illinois, as document No. 8/18/3420 conveying to the bank certain real estate in. Cook .County, Illinois, described as follows:

Lot 8 in George V. Jerutis Addition to LaGrange
Park, a Subdivision of Block ( in Mares, White
& Company's 2nd Addition to LaGrange Park, a Subdivision
of the S 1/2 of the SW 1/4 lying & of the Fifth Ave
of Section 28, Township 39 North, Range 12, East of
the Third Principal Meridian in Cook County, Illinois

P.I.N. . 15-28-20307-019

COMMON ADDRESS. 1222 Woodside
. laGrange Park, Illinois 60525

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This agreement is supplementary to the Mortgage. All provisions of the Mortgage and Note, including the right to declare principal and accrued interest due for any cause specified in the Mortgage or Note, shall remain in full force and effect. The terms and conditions of this Agreement and the Note or Mortgage. The Owner agrees to perform all the convenants of the grantor or grantors the Mortgage. The provisions of thic Agreement shall inure to the benefit of any holder of the Note and shall bind the heirs, personal representatives and assigns of the Owner. This agreement shall governed and construed in accordance with the laws of the State of Illinois. The Owner hereby waives and releases all rights and benefits a cruing under and by virtue of any and all statutes of the State of Illirois providing for the exemption of homesteads from sale on execution of otherwise and all other interest in the above described real estate, including, without limitations, and exemptions the Owner may have under any state or federal bankruptcy or insolvency laws in the above described real estate.

This loan is payable in full on. May 19th, 1992. At maturity, you must repay the entire principal balance of the loan and unpaid interest then due. The Bank is under no obligation to refinance the loan at that time. You will, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender, which may be the bank you have this loan with, willing to lend you the money. If you refinance this loan at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain refinancing from the same bank.

IN TESTIMONY WHEROF, the parties hereto have signed, sealed delivered this Agreement the day and year first above written.

COMMERCIAL NATIONAL BANK OF BERWYN

Jpzefik, Asst. Vice President

James A. Cairo, Asst. Secretary

OWNER:

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STATE OF ILLINOIS ) ) SS. COUNTY OF COOK )

I, The Undersigned said County in the State aforesaid, DO HEREBY CERTIFY THAT Lori Jozefik, Asst. Vice President, and James A. Cairo, Assistant Secretary of COMMERCIAL NATIONAL BANK OF BERWYN, A NATIONAL BANKING CORPORATION, personally known to me to be the same persons names are subscribed to the foregoing instrument as such appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free voluntary act, and as the free and voluntary act of said Bank, the uses and purposes therein set forth; and the Asst. Secretary then and there acknowledged that as custodian of the corporate seal of said Bank, he did affix said corporate seal to said instrument as his own free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and notorial seal this 14th day <u>.,</u>1991.

91458705

STATE OF ILLINOIS ) ) SS.

COUNTY OF COOK

Official seal MARYANN ZERNECKE NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 9-6-92

I, .The Undersigned \_\_, a Notary Public in and for said aforsaid, DO HEREBY CERTIFY the State in Bucek his wife (2) personally known that Joseph Bucek and Libuse A. to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of 411 under any homestead, exemption and valuation laws.

GIVEN under my hand and notorial seal this. 14th day of August . <u>.,</u>1991.

NOTARY PUBLIC

This instrument was prepared by: COMMERCIAL NATIONAL BANK OF BERWYN 3322 South Oak Park Avenue

Berwyn, Illinois 60402

James A. Cairo

OFFICIAL SEAL MARYANN ZERNECKE NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXPIRES 9-6-92

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