

916255003

MORTGAGE MODIFICATION AND EXTENSION AGREEMENT

This Mortgage Modification and Extension Agreement ("Agreement") is made and entered into this 14th day of November, 1991, by and between Mortgagor and Mortgagee.

RECITALS:

WHEREAS, RICHARD NIEZABITOWSKI and LINDA NIEZABITOWSKI, his wife ("Mortgagor"), executed a Mortgage to Chicago Patrolmen's Federal Credit Union ("Mortgagee") in the amount of Thirty Thousand Three Hundred and 00/100ths (\$30,300.00) Dollars ("Mortgage") dated June 3, 1988, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on June 14, 1988, as Document Number 88258018 to secure a Note in said amount; and

WHEREAS, Mortgagor has requested Mortgagee to extend the term of the Mortgage from June 3, 2003 to November 14, 2011; and

WHEREAS, Mortgagor has requested Mortgagee to increase the amount of the Note secured by the Mortgage from Thirty Thousand Three Hundred and 00/100ths (\$30,300.00) Dollars to Fifty Thousand and 00/100ths (\$50,000.00) Dollars; and

WHEREAS, the Mortgage encumbers property legally described as follows:

Lot 36 in Block 33 in Frederick H. Bartlett's 3rd Addition to Bartlett Highlands, being a Subdivision in the Southwest 1/4 of Section 7, Township 38 North, Range 13 East of the Third Principal Meridian; in Cook County, Illinois.

P.I.N. 19-07-326-008

and known as 5425 South Nordica, Chicago, Illinois 60638; and

WHEREAS, Mortgagor is now the owner and holder of such premises on which the Mortgage is a valid lien for said sum recited as aforesaid and there are no defenses or offsets to the Mortgage or to the debt that it secures; and

WHEREAS, Mortgagee has agreed to extend the term and increase the loan amount upon the covenants and conditions set forth below.

NOW, THEREFORE, in consideration of the above recitals and the covenants and conditions herein contained, and other good and valuable considerations, the sufficiency of which is hereby mutually acknowledged, Mortgagor and Mortgagee agree as follows:

1. Final Payment. The date upon which all sums secured by the Mortgage become due and payable in full is extended to November 14, 2011.

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2. Principal Amount Secured. The principal amount secured by said Mortgage is increased to Fifty Thousand and 00/100ths (\$50,000.00) Dollars.

3. Loan Documents not Affected. Mortgage and Note secured thereby dated June 3, 1988, and all other documents given to Mortgagee to secure the loan herein (collectively the "Loan Documents") shall remain in full force and effect.

4. Ratification. As modified by this Agreement, the Note and Mortgage and all other Loan Documents are hereby ratified and confirmed.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement at Chicago, Illinois, on the date above set forth.

MORTGAGOR:

Richard Niezabitowski
RICHARD NIEZABITOWSKI

Linda Niezabitowski
LINDA NIEZABITOWSKI

MORTGAGEE:

CHICAGO PATROLMEN'S FEDERAL
CREDIT UNION

By: Daniel F. Mahoney
Daniel F. Mahoney
Treasurer

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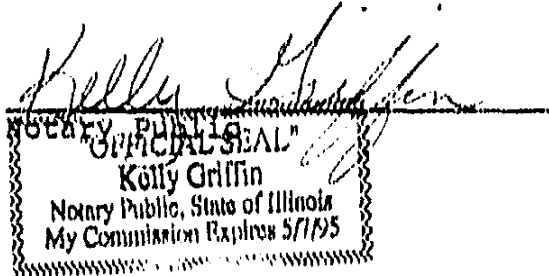
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STATE OF ILLINOIS)
) SS
COUNT OF COOK)

I, Kelly Griffin, a Notary Public in and for said County, in the State aforesaid, do hereby certify that RICHARD NIEZABITOWSKI and LINDA NIEZABITOWSKI, his wife, personally known 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 and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial seal this 14th day of November, 1991.

My Commission Expires:

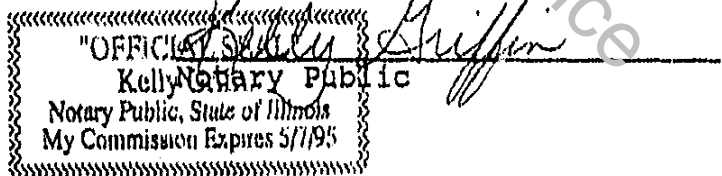


STATE OF ILLINOIS)
) SS
COUNT OF COOK)

I, KELLY GRIFFIN, a Notary Public in and for said County, in the State aforesaid, do hereby certify that DANIEL F. MAHONEY, the Treasurer of the Chicago Patrolmen's Federal Credit Union who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Treasurer, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of said Credit Union, for the uses and purposes therein set forth.

Given under my hand and Notarial seal this 13th day of November, 1991.

My commission expires:



This Instrument Prepared By And
When Recorded Should Be Returned To:

Mass and Miller, P.C.,
Suite 3110
180 North LaSalle Street
Chicago, Illinois 60601

MAIL TO ←



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