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COOK COUNTY RECORDER

WHEN RECORDED MAIL TO:
1st FEDERAL OF WESTCHESTER
2121 S. MANNHEIM RD.
WESTCHESTER, IL 60154

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: EDWARD A. NATIGA, ATTORNEY AT LAW
2121 S. MANNHEIM RD
WESTCHESTER, IL 60154

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 28, 1997, BETWEEN GUENTER KOLENDOWICZ and MARLENE KOLENDOWICZ, HUSBAND AND WIFE, (referred to below as "Grantor"), whose address is 836 MARENGO, FOREST PARK, IL 60130-2033; and 1st FEDERAL SAVINGS & LOAN ASSOCIATION OF WESTCHESTER (referred to below as "Lender"), whose address is 2121 S. MANNHEIM RD, WESTCHESTER, IL 60154-4391.

MORTGAGE. Grantor and Lender have entered into a mortgage dated April 19, 1993 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON APRIL 28, 1993 AS DOCUMENT NUMBER 93-30635

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

LOT 17 IN BLOCK 2 IN SOUTH ADDITION TO MARLENE, BEING A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 13, TOWNSHIP 39 N. 107 E. RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 836 MARENGO, FOREST PARK, IL 60130-2033. The Real Property tax identification number is 15-13-406-012-0000.

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

TO INCREASE CREDIT LIMIT FROM FIFTEEN THOUSAND DOLLARS (\$15,000.00) TO TWENTY THOUSAND DOLLARS (\$20,000.00) AND TO EXTEND THE MATURITY DATE FROM APRIL 28, 1993 TO APRIL 28, 2007.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorers 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 execution or modification, but also to all such subsequent actions.

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My commission expires

10/10/98

Notary Public in and for the State of

Illinois

Residing at

of Christine Adkins

Westmont, IL

Given under my hand and official seal this 20th day of April, 1997.

On the day before me, the undersigned Notary Public, personally appeared GUYLEN KOLENOWNICZ and WALTER KOLENOWNICZ, HUSBAND AND WIFE, to me known to be the persons 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.

COUNTY OF Cook

STATE OF Illinois

OFFICIAL SEAL
CONSTANCE A. KRUPKA
Notary Public, State of Illinois
My Commission Expires 10/10/98

INDIVIDUAL ACKNOWLEDGMENT

LENDER:

IN FEDERAL SAVINGS & LOAN ASSOCIATION OF WESTCHESTER

Christine Adkins
MEMBER OFFICER

WALTER KOLENOWNICZ

Walter & Guylen

GUYLEN KOLENOWNICZ

Christine Adkins

GRANTOR:

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

On this 29th day of April, 19 97, before me, the undersigned Notary Public, personally appeared Constance A. Kasper and known to me to be the Asst. Vice President, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Marialice T. Brown

Residing at Wheaton, Illinois

Notary Public in and for the State of Illinois

My commission expires 1-11-98

"OFFICIAL SEAL"
MARIALICE T. BROWN
Notary Public - State of Illinois
My Commission Expires 1/11/98

COOK County Clerk's Office

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