

# UNOFFICIAL COPY

98133364

Loan 02226517

THIS INSTRUMENT WAS DRAFTED BY:  
Columbia National, Incorporated  
Settlement Department/MS E1-02  
7142 Columbia Gateway Drive  
Columbia, Maryland 21046-2132

## NOTE/SECURITY INSTRUMENT/RIDER MODIFICATION AGREEMENT

THIS AGREEMENT is made as of the date indicated below by and between Jan F. Drozd and Christine M. Hornby-Drozd (herein "Borrower"), and Columbia National, Incorporated, a corporation organized and existing under the laws of the State of Maryland whose address is 7142 Columbia Gateway Drive, Columbia, Maryland, 21046-2132 (herein "Lender"), for a modification with respect to that certain promissory note dated July 25, 1995, secured by a mortgage, deed of trust or security deed of the same date, made by borrower to Columbia National, Incorporated, recorded on 2/27/96 in the office of Cook County, State of Illinois in Book                     , Page                     , as Document Number 98-01-716, secured by property located at 1416 S. Elmwood Ave Berwyn, Illinois 60402 (herein "Property Address")

WHEREAS, Borrower is indebted to Lender under the note and mortgage/deed of trust/security deed described above, payable as provided therein (except as may be modified herein):

NOW, THEREFORE, for and in consideration of the benefits flowing to each of the parties hereto, they do agree as follows:

1. The terms of the note and the mortgage/deed of trust/security deed and any Riders attached thereto evidencing and securing such indebtedness are hereby modified as follows:

The interest rate may change on the first day of January 1997 ....

2. Except as modified hereby, all other terms are in full force and effect.

3. This agreement is not binding, in whole or in part, on Lender until executed by Lender.

IN WITNESS WHEREOF, the parties have executed this Agreement on the date shown below.

Date: 12/29/95

Jan F. Drozd (Seal)  
Borrower Jan F. Drozd

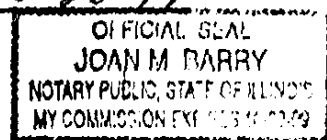
Christine M. Hornby-Drozd (Seal)  
Borrower Christine Hornby-Drozd

STATE OF ILLINOIS

COUNTY OF COOK

On this 27th day of August, 19 96, before me appeared Jan Drozd and Christine Drozd, to me personally known to be the person(s) described in an who executed the foregoing instrument as Borrower(s) and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Joan M. Barry  
Notary Public  
My Commission Expires: 10-20-99



(12/15/94)

5/11  
P3  
N-  
M-  
4250

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LOT 8 AND THE NORTH 8 FEET OF LOT 9 IN TRILMAN'S SUBDIVISION OF BLOCK 34 IN THE  
SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD  
PRINCIPAL MERIDIAN (EXCEPT THE SOUTH 500 ACRES THEREOF) IN COOK COUNTY,  
ILLINOIS.

Property of Cook County Clerk's Office

IN WITNESS WHEREOF, Columbia National, Incorporated, caused this instrument to be duly executed and delivered this 5 day of Nov, 1976.

**UNOFFICIAL COPY**

ATTEST:

By: \_\_\_\_\_  
Its: Assistant Secretary

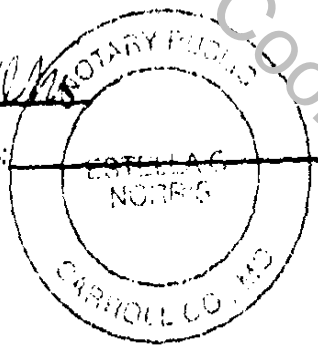
COLUMBIA NATIONAL, INCORPORATED  
By: [Signature]  
Its: Asst Vice-President

CORPORATE SEAL

STATE OF Maryland  
COUNTY OF Carroll

This 5 day of Nov, 1976, personally came before me \_\_\_\_\_, who being by me duly sworn is the Asst Vice-President of Columbia National, Incorporated, and that the seal affixed to the foregoing instrument in writing is the corporate seal of the Corporation, and that the writing was signed and sealed by her, in behalf of the said Corporation, by its authority duly given, and the said Asst Vice-President acknowledged the said writing to be the act and deed of said Corporation.

[Signature]  
Notary Public  
My Commission Expires: \_\_\_\_\_  
Notary Seal



My Comm. Exps.  
June 30, 1998