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2002-12-12 07:26:15
Cook County Recorder 30.50



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RECORDATION REQUESTED BY:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

WHEN RECORDED MAIL TO:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Real Estate Index R 1024856

Vanessa Edwards
METROPOLITAN BANK AND TRUST COMPANY
2201 W. Cermak Road
Chicago, IL 60608



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 20, 2002, is made and executed between Rafael Guerrero and Angelica Guerrero, his wife, in joint tenancy (referred to below as "Grantor") and METROPOLITAN BANK AND TRUST COMPANY, whose address is 2201 WEST CERMAK ROAD, CHICAGO, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 20, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 23, 2001 as Document Numbers 0010145353 in Cook County, Illinois.

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

Lot 10 in W. L. Dewolf's Subdivision of the West 1/2 (except the East 33 Feet thereof) of Block 2 in Reid's Subdivision of the West 1/2 of the Southeast 1/4 of Section 27, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 4379 W. 26th Street, Chicago, IL 60623. The Real Property tax identification number is 16-27-400-001-0000

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

This Mortgage is hereby amended to provide an increase in the principal amount of the Promissory Note from \$223,383.16 to \$250,000.00. Change principal and interest payment from \$2,451.09 to \$2,739.19 starting December 20, 2002. All other terms of original documentation remain in full force and effect.

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

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X *[Signature]*
Authorized Signer

LENDER:

X *[Signature]*
Angelica Guerrero, Individually

X *[Signature]*
Ratael Guerrero, Individually

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 20, 2002.

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.

Loan No: 1131128

INDIVIDUAL ACKNOWLEDGMENT

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

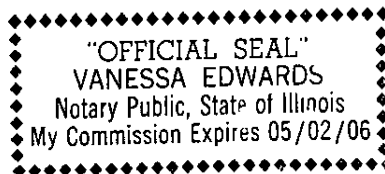
On this day before me, the undersigned Notary Public, personally appeared Rafael Guerrero and Angelica Guerrero, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for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

Given under my hand and official seal this 2nd day of DECEMBER, 20 02

By Vanessa Edwards Residing at CHICAGO, ILLINOIS

Notary Public in and for the State of ILLINOIS

My commission expires MAY 2, 2006



LENDER ACKNOWLEDGMENT

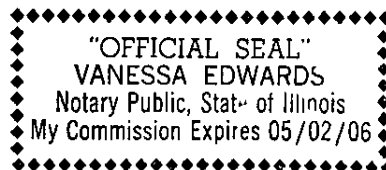
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 2nd day of DECEMBER, 2002 before me, the undersigned Notary Public, personally appeared Juan C. Gonzalez and known to me to be the VP 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 Vanessa Edwards Residing at CHICAGO, ILLINOIS

Notary Public in and for the State of ILLINOIS

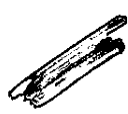
My commission expires MAY 2, 2006



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Loan No: 1131128

MODIFICATION OF MORTGAGE
(Continued)

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