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RECORDATION REQUESTED BY:

Park Federal Savings Bank
Pulaski Office
5400 South Pulaski Road
Chicago, IL 60632



Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 06/03/2003 08:41 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Park Federal Savings Bank
Pulaski Office
5400 South Pulaski Road
Chicago, IL 60632

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Debra Fey, Loan Administrator
Park Federal Savings Bank
5400 South Pulaski Road
Chicago, IL 60632

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 14, 2003, is made and executed between Peter R. O'Sullivan and Dawn M. Burns, now known as Dawn M. Burns O'Sullivan, whose address is 10948 S Springfield, Chicago, IL 60655 (referred to below as "Grantor") and Park Federal Savings Bank, whose address is 5400 South Pulaski Road, Chicago, IL 60632 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 27, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded July 29, 1999 in the Cook County Recorder's Office as Document Number 99724448.

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

LOT 14 IN ETHEL MCGINTY'S RESUBDIVISION OF LOTS 1 TO 14, BOTH INCLUSIVE, IN ETHEL MCGINTY'S SUBDIVISION OF THE WEST 5 ACRES OF THE EAST 25 ACRES OF THE SOUTH 40 ACRES OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 14, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 10948 S Springfield, Chicago, IL 60655. The Real Property tax identification number is 24-14-306-070-0000

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

WHEREAS, the undersigned executed and delivered to the PARK FEDERAL SAVINGS BANK, a Note secured by a mortgage, or other instrument, to said Institution, or for its benefit, recorded in the Recorder's Office of Cook County, Illinois, as Document Number 99724448 dated the 27th day of May, 1999, for an original sum of One Hundred Twenty Six Thousand Four Hundred Dollars and 00/100 Cents (\$126,400.00) which provides for additional advances to be secured by said Instrument as a first lien; therefore, it is agreed that an additional advance shall be made upon said Note in the sum of One Thousand Four Hundred Fifty Five Dollars and 31/100 Cents (\$1,455.31) to be charged to loan account known as Loan Number 0303088306 upon the books of said Institution. It is agreed that the total unpaid

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Loan No: 0303088306

MODIFICATION OF MORTGAGE (Continued)

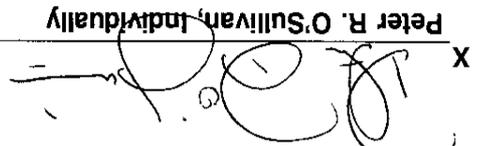
balance of said indebtedness at this date is One Hundred Twenty Thousand Eight Hundred Forty Four Dollars and 69/100 Cents (\$120,844.69) and that the total unpaid balance, including this additional advance, will be One Thousand Twenty Three Hundred Dollars and 00/100 Cents (\$122,300.00) and that principal and interest payments will be continued at Seven Hundred Fifty Three Dollars and 09/100 Cents (\$753.09) beginning April 1, 2003. Future interest upon said entire indebtedness shall be as follows: Five and Three Quarters Percent (5.750%) per annum beginning March 14, 2003. Your term will remain at 315 months to maturity. The remaining principal balance and interest will be due and payable June 1, 2029. All other terms and conditions of the original Note and Mortgage remain the same.

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 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.

RELEASE DEED RECORDING FEE. Upon loan payoff, a fee to record the Release Deed Document will be included in the final amount due. The amount collected will correspond with the amount charged by the applicable County Recorder's Office at the time of payoff.

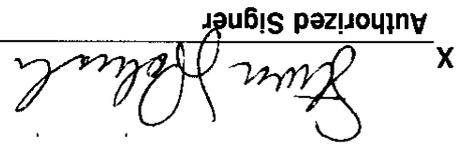
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 14, 2003.

GRANTOR:

X  Peter R. O'Sullivan, Individually

X  Dawn M. Burns, now known as Dawn M. Burns O'Sullivan, Individually

LENDER:

X  Dawn M. Burns, now known as Dawn M. Burns O'Sullivan, Individually

Authorized Signer

Property of Cook County

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MODIFICATION OF MORTGAGE

Loan No: 0303088306

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
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 COUNTY OF Cook) SS
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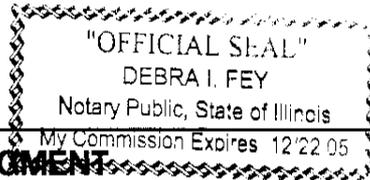
On this day before me, the undersigned Notary Public, personally appeared **Peter R. O'Sullivan and Dawn M. Burns, now known as Dawn M. Burns O'Sullivan, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed 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 14th day of March, 2003

By Debra J. Fey Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12/22/05



LENDER ACKNOWLEDGMENT

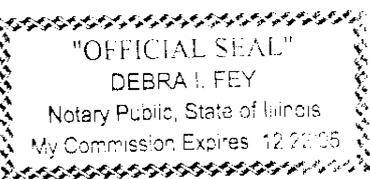
STATE OF Illinois)
)
 COUNTY OF Cook) SS
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On this 14th day of March, 2003 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument 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 Debra J. Fey Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12/22/05



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Loan No: 0303088306

**MODIFICATION OF MORTGAGE
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