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RECORDATION REQUESTED BY:

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

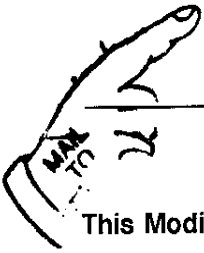


Doc#: 0331816122
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 11/14/2003 10:55 AM Pg: 1 of 4

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 August 22, 2003, is made and executed between Enrique Garcia and Jovita Garcia, husband and wife, whose address is 5234 W 30th St, Cicero, IL 60804 (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 June 14, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 28, 2001, in the Cook County Recorder's Office as Document Number 0010572142 .

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

LOT NINETEEN (19) IN BLOCK TWO (2) IN R. A. CEPEK'S SUBDIVISION OF BLOCKS TWO (2) AND SEVEN (7) IN THE SUBDIVISION OF THAT PART OF THE EAST THREE QUARTERS (3/4) OF THE WEST HALF (1/2) OF SECTION TWENTY-EIGHT (28) , TOWNSHIP THIRTY-NINE (39) NORTH, RANGE THIRTEEN (13) , EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE CENTER OF OGDEN AVENUE, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 5234 W 30th St, Cicero, IL 60804. The Real Property tax identification number is 16-28-304-018-0000

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 0010572142 dated the 14th day of June, 2001, for an original sum of One Hundred Twenty Thousand Dollars and 00/100 Cents (\$120,000.00) 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 Three Hundred Forty Two Dollars and 27/100 Cents (\$1,342.27) to be charged to loan account known as Loan

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UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
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Number 0303116008 upon the books of said Institution. It is agreed that the total unpaid balance of said indebtedness at this date is One Hundred Nine Thousand Nine Hundred Thirty Two Dollars and 73/100 Cents (\$109,932.73) and that the total unpaid balance, including this additional advance, will be One Hundred Eleven Thousand Two Hundred Seventy Five Dollars and 00/100 Cents (\$111,275.00) and that principal and interest payments will be continued at Nine Hundred Ninety Seven Dollars and 26/100 Cents (\$997.26) beginning September 1, 2003. Future interest upon said entire indebtedness shall be as follows: Five and Three Eighths Percent (5.375%) per annum beginning August 22, 2003. Your term will remain at 155 months to maturity. The remaining principal balance and interest will be due and payable July 1, 2016. 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 AUGUST 22, 2003.

GRANTOR:

x Enrique Garcia
Enrique Garcia, Individually

x Jovita Garcia
Jovita Garcia, Individually

LENDER:

x Steven J. Pohorale
Authorized Signer

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MODIFICATION OF MORTGAGE

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
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 COUNTY OF Cook)

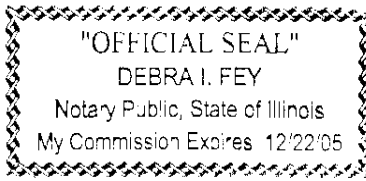
On this day before me, the undersigned Notary Public, personally appeared **Enrique Garcia and Jovita Garcia, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 22nd day of August, 2003

By Debra I. Fey Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12/22/05



LENDER ACKNOWLEDGMENT

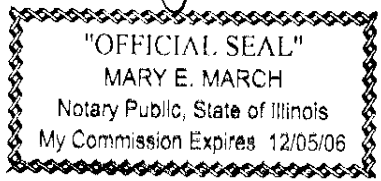
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 22ND day of August, 2003 before me, the undersigned Notary Public, personally appeared STEVEN J POKRAK and known to me to be the TREASURER, 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 Mary E March Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12/5/06



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MODIFICATION OF MORTGAGE

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