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RECORDATION REQUESTED BY:

Oak Lawn Bank
5665 W. 95th Street
Oak Lawn, IL 60453



Doc#: 0400508053
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 01/05/2004 01:25 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Oak Lawn Bank
5665 W. 95th Street
Oak Lawn, IL 60453

SEND TAX NOTICES TO:

Oak Lawn Bank
5665 W. 95th Street
Oak Lawn, IL 60453

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Susan M Mikoff/ MFW, Loan Assistant
Oak Lawn Bank
5665 W. 95th Street
Oak Lawn, IL 60453

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 1, 2003, is made and executed between Aida Cazares, whose address is 1459 W 47th St., Chicago, IL 60459 (referred to below as "Grantor") and Oak Lawn Bank, whose address is 5665 W. 95th Street, Oak Lawn, IL 60453 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 23, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Dated November 16, 2000, recorded on December 12, 2000, recorded as document number 00974345.

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

LOT 39 IN COUNSELMAN'S SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 8, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 1459 W 47th St., Chicago, IL 60459. The Real Property tax identification number is 20-08-102-001-0000

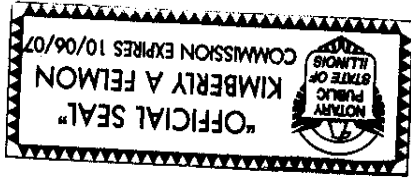
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Beginning January 1, 2004 the monthly principal and interest payment will be \$619.32. Effective December 1, 2003 the interest will be calculated at a rate of 7.00% fixed for the remaining term of the loan. All other terms and conditions 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

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My commission expires _____

10/6/07

Notary Public in and for the State of _____

Illinois

By _____

Kimberly Felmon

Residing at _____

Cablestar Bank

Given under my hand and official seal this _____ day of _____, 20____

1st

20

03

mentioned.

On this day before me, the undersigned Notary Public, personally appeared **Aida Cazares**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein

COUNTY OF _____

Cook

STATE OF _____

Illinois

INDIVIDUAL ACKNOWLEDGMENT

Authorized Signer _____

[Signature]

LENDER: _____

Aida Cazares _____

[Signature]

GRANTOR: _____

DECEMBER 1, 2003.

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

subsequent actions.

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

MODIFICATION OF MORTGAGE

(Continued)

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF COOK) SS
)

On this 15th day of Dec., 03 before me, the undersigned Notary Public, personally appeared Mark Wojack and known to me to be the v.p., 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 [Signature] Residing at Oak Lawn Bank

Notary Public in and for the State of ILLINOIS

My commission expires 10/8/07



Cook County Clerk's Office