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RECORDATION REQUESTED BY:

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



Doc#: 0405613001
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 02/25/2004 09:19 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 Miller, Loan Administrator
Park Federal Savings Bank
5400 South Pulaski Road
Chicago, IL 60632

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 10, 2004, is made and executed between Elva Prado, married to Mario Cruz, whose address is 3609 W 56th St, Chicago, IL 60629 and Rafael Prado-Ortiz, married to Angelina Prado, whose address is 3609 W 56th St, Chicago, IL 60629 (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 December 13, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 28, 2001 in the Cook County Recorder's Office as Document Number 0011236023

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

LOT 3 (EXCEPT THE EAST 6 FEET THEREOF) AND ALL OF LOT 4 IN BLOCK 9 IN JAMES H. CAMPBELL'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTHWEST 1/4 (EXCEPT THE EAST 50 FEET THEREOF) OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3609 W 56th St, Chicago, IL 60629. The Real Property tax identification number is 19-14-111-054-0000

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

To amend interest rate from Six and Three Quarters (6.750%) Percent per annum to Six (6.000%) Percent per annum. To amend principal and interest payments from Eight Hundred Eighty Four Dollars and 20/100 Cents (\$884.20) per month to Nine Hundred Fifty Five Dollars and 13/100 Cents (\$955.13) per month beginning February 1, 2004. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Thirty Three Thousand Three Hundred Eighteen Dollars and 13/100 Cents (\$133,318.13). The term changes to 240 months to maturity. The maturity date changes to January 1,

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2024. 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 endorses 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 JANUARY 10, 2004.

GRANTOR:

X *Eva Prado*
Eva Prado

LENDER:

X *Rafael Prado*
Rafael Prado-Ortiz

X *Guillermo Prado*
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF COOK) SS
)



On this day before me, the undersigned Notary Public, personally appeared **Elva Prado, married to Mario Cruz**, 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 mentioned.

Given under my hand and official seal this 10th day of January, 20 04

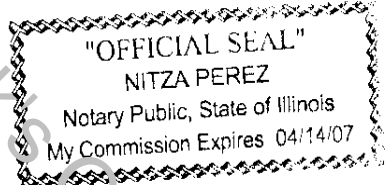
By [Signature] Residing at 2740 W. 55th St.

Notary Public in and for the State of Illinois

My commission expires 4-14-07

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF COOK) SS
)



On this day before me, the undersigned Notary Public, personally appeared **Rafael Prado-Ortiz, married to Angelina Prado**, 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 mentioned.

Given under my hand and official seal this 10th day of January, 20 04

By [Signature] Residing at 2740 W 55th St

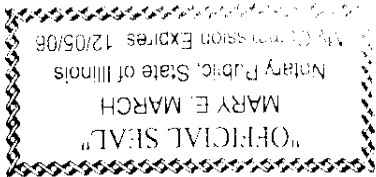
Notary Public in and for the State of Illinois

My commission expires 4-14-07

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My commission expires 12/5/06

Notary Public in and for the State of Illinois

By Mary E. March

Residing at Chicago

On this 10th day of January, 2004, before me, the undersigned Notary Public, personally appeared STEVEN J. FOLKER 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.

COUNTY OF Cook

STATE OF Illinois

LENDER ACKNOWLEDGMENT