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RECORDATION REQUESTED BY:

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



Doc#: 0407047206
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 03/10/2004 11:44 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 February 17, 2004, is made and executed between Lois T. Thomas, a widow, whose address is 1717 Memorial Drive, Calumet City, IL 60409 (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 January 6, 1989 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 27, 1989 in the Cook County Recorder's Office as Document Number 89043104, This mortgage was subsequently modified October 15, 1999 and recorded as Document Number 09059904 respectively in the Cook County Recorder's Office.

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

LOTS 1 AND 2 AND THE EAST 2 FEET OF LOT 3 IN BLOCK 25 IN THIRD ADDITION TO HINKAMP AND COMPANY'S WESTERN AVENUE SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 36, 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 7900 S Francisco, Chicago, IL 60652. The Real Property tax identification number is 19-36-105-010-0000 & 19-36-105-045-0000

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

WHEREAS, the undersigned executed and delivered to the PARK FEDERAL SAVINGS BANK, formerly known as Gage Park Savings and Loan Association, 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 89043104 dated the 6th day of January, 1989, for an original sum of One Hundred Seventy Six Thousand Dollars and 00/100 Cents (\$176,000.00) 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

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Property of County of Stanislaus

Authorized Signer

LENDER:

Lois L. Thomas

GRANTOR:

FEBRUARY 17, 2004

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

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.

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 parties, 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.

made upon said Note in the sum of Eight Hundred Sixty One Dollars and 73/100 Cents (\$861.73) to be charged to said loan account known as Loan Number 0303016600 upon the books of said institution. It is agreed that the total unpaid balance of said indebtedness at this date is Sixty Two Thousand and Two Hundred Thirty Eight Dollars and 27/100 Cents (\$62,238.27) and that the total unpaid balance, including this additional advance, will be Sixty Three Thousand and One Hundred Dollars and 00/100 Cents (\$63,100.00) and that monthly principal and interest payments shall be continued at Seven Hundred Seventy Three Dollars and 26/100 Cents (\$773.26) per month beginning March 1, 2004. Future interest upon said entire indebtedness shall be as follows: Six and One Half Percent (6.500%) per annum beginning February 17, 2004. Your term will change to 108 months to maturity. The remaining principal balance and interest will be due and payable February 10, 2013. All other terms and conditions of the original Note and Mortgage remain the same.

MODIFICATION OF MORTGAGE
(Continued)

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

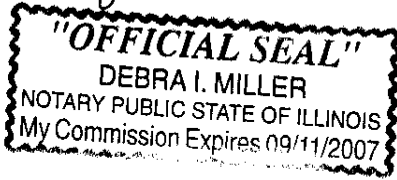
On this day before me, the undersigned Notary Public, personally appeared **Lois T. Thomas, a widow**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for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

Given under my hand and official seal this 17th day of February, 2004

By Debra I. Miller Residing at Lenox Park

Notary Public in and for the State of Illinois

My commission expires 9-11-07



LENDER ACKNOWLEDGMENT

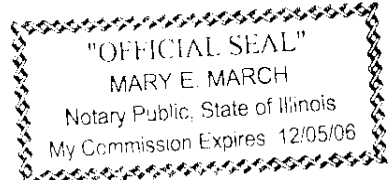
STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 17th day of February, 2004 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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COOK COUNTY CLERK'S OFFICE, 141 N. LAUREL STREET, CHICAGO, IL 60601-1001, TEL: (773) 309-3000, FAX: (773) 309-3001, WWW.COOKCOUNTYCLERK.COM

**MODIFICATION OF MORTGAGE
(Continued)**