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RECORDATION REQUESTED BY:

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

**WHEN RECORDED MAIL TO:**

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

Doc#: 0407047207

Eugene "Gene" Moore Fee: \$30.50

Cook County Recorder of Deeds

Date: 03/10/2004 11:44 AM Pg: 1 of 4

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 November 7, 2003, is made and executed between Francisco Gonzalez and Raquel Gonzalez, husband and wife whose address is 4737 S Lorel, Stickney, IL 60638 (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 September 10, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded Oct. 1, 2003 in the Cook County Recorder's Office as Document Number 0327429294.

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

LOTS 34 AND 35 IN BLOCK 2 IN THE RESUBDIVISION OF BLOCKS 1, 2, 4, 5, 6, 7 AND LOTS 1, 2, 3 AND 5 TO 10 IN BLOCK 3 AND LOTS 1, 2, AND 4 TO 10 IN BLOCK 8 IN ARDA, A SUBDIVISION OF LOTS 2 TO 5 IN SNYDACKER'S PARTITION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 9, 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 4737 S Lorel, Stickney, IL 60638. The Real Property tax identification number is 19-09-105-040-0000

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

To amend interest rate from Five and Three Quarters (5.750%) Percent per annum to Five and One Quarter (5.250%) Percent per annum. To amend principal and interest payments from One Thousand One Hundred Thirty Six Dollars and 00/100 Cents (\$1,136.00) per month to One Thousand Ninety Nine Dollars and 70/100 Cents (\$1,099.70) per month beginning November 1, 2003. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Thirty Six Thousand Eight Hundred Dollars and 00/100 Cents (\$136,800.00). The term remains at 180 months to maturity. The maturity date remains at October 1, 2018. All other terms and conditions of the original Note and

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Property of Cook County Clerk's Office

Authorized Signer

X *[Signature]*

LENDER:

Raquel Gonzalez

X *[Signature]*

Francisco Gonzalez

X *[Signature]*

GRANTOR:

NOVEMBER 7, 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

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 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.

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)

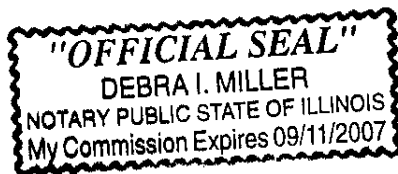
On this day before me, the undersigned Notary Public, personally appeared **Francisco Gonzalez and Raquel Gonzalez, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 7th day of November, 2003

By Debra I. Miller Residing at Lonley Park

Notary Public in and for the State of Illinois

My commission expires 9-11-07



LENDER ACKNOWLEDGMENT

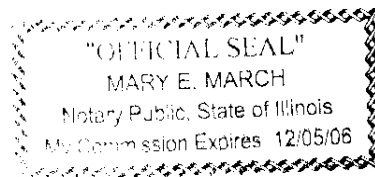
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 7th day of November, 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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COOK COUNTY CLERK'S OFFICE

**MODIFICATION OF MORTGAGE
(Continued)**