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0426718004

RECORDATION REQUESTED BY:

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

Doc#: 0426718004

Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 09/23/2004 08:40 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:

Park Federal Savings Bank
21 East Ogden Avenue
Westmont, IL 60559

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 3, 2004, is made and executed between Rogelio Guzman, married to Martha Guzman, whose address is 5515 S Talman, Chicago, IL 60629 and Armando Guzman, married to Maria Guzman, whose address is 5515 S Talman, 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 August 2, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 17, 2002, in the Cook County Recorder's Office as Document Number 0021015679 and re-recorded December 13, 2002, in Cook County Recorder's Office as Document Number 0021376706.

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

LOT 38 IN ROMANOWSKI'S SUBDIVISION OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

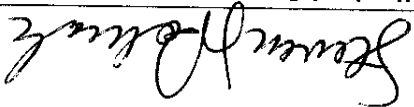
The Real Property or its address is commonly known as 5515 S. Talman, Chicago, IL 60629. The Real Property tax identification number is 19-13-203-009-0000

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 0021015679 dated the 2nd day of August, 2002, and re-recorded in the Recorder's Office of Cook County, Illinois, as Document number 0021376706, for an original sum of One Hundred Thirty Thousand Five Hundred Dollars and 00/100 Cents (\$130,500.00) 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

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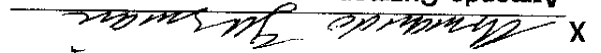
Authorized Signer

X 

PARK FEDERAL SAVINGS BANK

LENDER:

X Armando Guzman



X Rogelio Guzman



GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 3, 2004.

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 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.

Thousand Four Hundred Twenty Nine Dollars and 72/100 Cents (\$1,429.72) to be charged to loan account known as Loan Number 0303140008, upon the books of said institution. It is agreed that the total unpaid balance of said indebtedness at this date is One Hundred Nineteen Thousand Three Hundred Twenty Dollars and 28/100 Cents (\$119,320.28) and that the total unpaid balance, including this additional advance, will be One Hundred Twenty Thousand Seven Hundred Fifty Dollars and 00/100 Cents (\$120,750.00) and that principal and interest payments will be continued at One Thousand Eighty Five Dollars and 15/100 Cents (\$1,085.15) beginning October 1, 2004. Future interest upon said entire indebtedness shall be as follows: Five and One Half Percent (5.500%) per annum beginning September 3, 2004. Your term remain at 156 months to maturity. The remaining principal balance and interest will be due and payable September 1, 2017. All other terms and conditions of the original Note and Mortgage remain the same.

MODIFICATION OF MORTGAGE
(Continued)

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(Continued)**

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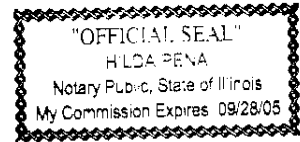
INDIVIDUAL ACKNOWLEDGMENTSTATE OF Illinois

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COUNTY OF Cook

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On this day before me, the undersigned Notary Public, personally appeared **Rogelio Guzman, married to Martha Guzman**, 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 3rd day of September, 2004

By Hilda Pena

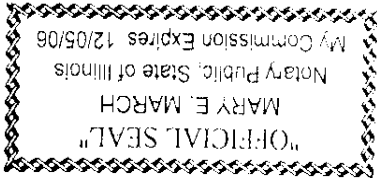
Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 09/28/05

County Clerk's Office

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By Mary E March Notary Public in and for the State of Illinois My commission expires 12/5/06
Residing at Chicago

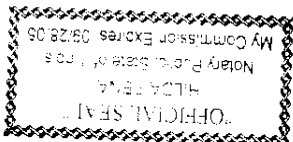
On this 3rd day of September, 2004, STEVEN J FORAK Public, personally appeared TRASURER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through 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.

STATE OF Illinois
COUNTY OF Cook

LENDER ACKNOWLEDGMENT

Given under my hand and official seal this 3rd day of September, 2004
By Armando Guzman Notary Public in and for the State of Illinois My commission expires 09/28/05
Residing at Chicago

On this day before me, the undersigned Notary Public, personally appeared Armando Guzman, married to Maria Guzman, 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.



STATE OF Illinois
COUNTY OF Cook
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INDIVIDUAL ACKNOWLEDGMENT