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RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
Bank Loan Center
PO Box 2328
Bloomington, IL 61702



Doc#: 0523012049 Fee: \$32.50
Eugene "Gene" Moore
Cook County Recorder of Deeds
Date: 08/18/2005 10:02 AM Pg: 1 of 5

When recorded mail to:

FIRST AMERICAN TITLE INSURANCE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: FT1120

SEND TAX NOTICES TO:

ANSELMO VILLALBA
JUANA VILLALBA
1918 S. CENTRAL AVENUE
CICERO, IL 60804

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Diana Porter, Home Equity Representative
State Farm Bank, F.S.B.
PO Box 2328
Bloomington, IL 61702

MODIFICATION OF MORTGAGE

3-253012.13
7503883

THIS MODIFICATION OF MORTGAGE dated June 30, 2005, is made and executed between ANSELMO VILLALBA and JUANA VILLALBA, F/K/A JUANA VILLANUEVA; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is PO Box 2328, Bloomington, IL 61702 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated July 22, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on August 5, 2003, Instrument # 0321732052 in Cook County Records

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 1918 S. CENTRAL AVENUE, CICERO, IL 60804. The Real Property tax identification number is _____

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

Principal Increase of \$50,000.00. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$120,000.00. The maturity date of this Mortgage is July 30, 2012.

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

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25
24

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 08523073299

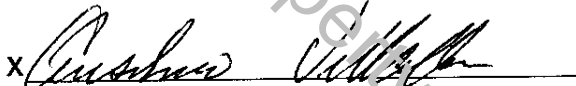
(Continued)


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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 30, 2005.

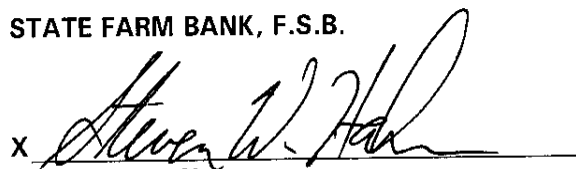
GRANTOR:

x 
ANSELMO VILLALBA

x 
JUANA VILLALBA

LENDER:

STATE FARM BANK, F.S.B.

x 
Authorized Signer
STEVEN W. HAHN
HOME EQUITY MANAGER

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

Loan No: 08523073299

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

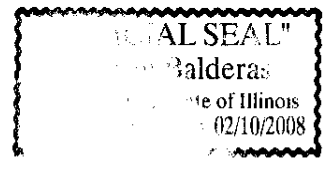
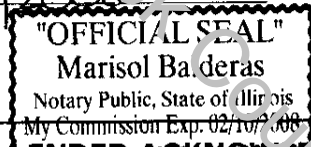
On this day before me, the undersigned Notary Public, personally appeared **ANSELMO VILLALBA and JUANA VILLALBA, as Husband and Wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 5th day of July, 2005.

By [Signature] Residing at 5042 W Cermak Rd

Notary Public in and for the State of IL

My commission expires 2/10/2008



LENDER ACKNOWLEDGMENT

STATE OF Missouri)
) SS
 COUNTY OF St. Charles)

On this 22nd day of July, 2005 before me, the undersigned Notary Public, personally appeared [Signature] and known to me to be the Home Equity Manager, 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 St. Charles, MO

Notary Public in and for the State of MO

My commission expires 4-24-2006



SUSAN M. COX
 St. Charles County
 My Commission Expires
 April 24, 2006

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EXHIBIT "A"

LEGAL DESCRIPTION

A PARCEL OF LAND SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, WITH A STREET LOCATION ADDRESS OF 1918 S CENTRAL AVE; CICERO, IL 60804-2232 CURRENTLY OWNED BY VILLALBA / VILLANEVA HAVING A TAX IDENTIFICATION NUMBER OF 16-20-424-028-0000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 474946 DATED 9/1/1988 AND FURTHER DESCRIBED AS LOT 10 IN E A CUMMINGS / COMPANY'S ADD TO WARREN PARK E2 SE4 SE4 OF SE C20 T39N R13E 3P

16-20-424-028-0000
1918 S CENTRAL AVE; CICERO, IL 60804-2232
Villalba
25301213/f

Property of Cook County Clerk's Office