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RECORDATION REQUESTED BY:

METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608



Doc#: 0600433027 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/04/2006 08:04 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

SEND TAX NOTICES TO:

Angel Barrera
Maria G. Barrera
960 Park Ridge Blvd
Clermont, FL 34715

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Vanessa Newman
METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 4, 2005, is made and executed between Angel Barrera and Maria G. Barrera, husband and wife, as joint tenants (referred to below as "Grantor") and METROPOLITAN BANK AND TRUST COMPANY, whose address is 2201 WEST CERMAK ROAD, CHICAGO, IL 60608 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 17, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 25, 2004 as Document Number 0408540200.

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

LOT 40 IN GLOVERS SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 61 IN SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1920 W. Cermak Rd., Chicago, IL 60608. The Real Property tax identification number is 17-19-426-040-0000.

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

This Mortgage is hereby amended to provide an increase in the principal amount of the Promissory Note from \$32,853.30 to \$69,219.27. In addition, the interest rate will change from 7.00% to 8.00%, the regular monthly payment will change from \$652.20 per month to \$577.35 per month starting with payment due December 17, 2005, and the maturity date will be extended from March 17, 2009 to November 17, 2010. .

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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MODIFICATION OF MORTGAGE (Continued)

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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 4, 2005.

GRANTOR:

x Angel Barrera
Angel Barrera

x María G. Barrera
María G. Barrera

LENDER:

METROPOLITAN BANK AND TRUST COMPANY

x Paul Baugh
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Florida)
) SS
 COUNTY OF LAKE)

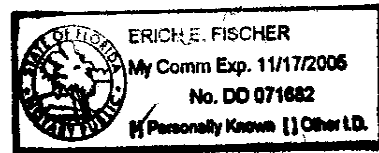
On this day before me, the undersigned Notary Public, personally appeared **Angel Barrera and Maria G. Barrera**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 22nd day of November, 2005

By [Signature] Residing at 960 Park Ridge Blvd. Clermont, FL.
 34715

Notary Public in and for the State of Florida

My commission expires _____



LENDER ACKNOWLEDGMENT

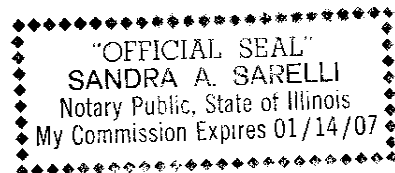
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 23RD day of NOVEMBER, 2005 before me, the undersigned Notary Public, personally appeared PAUL GAUGHAN and known to me to be the PRESIDENT, 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: Sandra A. Sarelli] Residing at CHICAGO, ILLINOIS

Notary Public in and for the State of ILLINOIS

My commission expires 01-14-07



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MODIFICATION OF MORTGAGE (Continued)

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