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RECORDATION REQUESTED BY:  
METROPOLITAN BANK AND  
TRUST COMPANY  
2201 WEST CERMAK ROAD  
CHICAGO, IL 60608

Doc#: 0616446109 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 06/13/2006 01:57 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
METROPOLITAN BANK AND  
TRUST COMPANY  
2201 WEST CERMAK ROAD  
CHICAGO, IL 60608

SEND TAX NOTICES TO:  
Guadalupe Ramirez  
Maria E. Ramirez  
3719 W. Irving Park Rd  
Chicago, IL 60618

FOR RECORDER'S USE ONLY

R1178568

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 May 23, 2006, is made and executed between Guadalupe Ramirez and Maria E. Ramirez, 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 August 12, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded August 24, 2005 as Document Number 0523626179.

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

LOT 1 (EXCEPT THE SOUTH 27.4 FEET THEREOF) IN HOFFMAN'S SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 51 IN THE 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 1801 W. Cullerton St., Chicago, IL 60608. The Real Property tax identification number is 17-19-419-043-0000.

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

The Mortgage is hereby amended to provide an increase in the principal amount of the Promissory Note from \$250,000.00 to \$325,000.00 .

**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

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[Signature]  
X  
Authorized Signer  
METROPOLITAN BANK AND TRUST COMPANY

LENDER:

[Signature]  
X  
Maria E. Ramirez  
[Signature]  
X  
Guadalupe Ramirez

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 MAY 23, 2006.

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.

## MODIFICATION OF MORTGAGE (Continued)

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

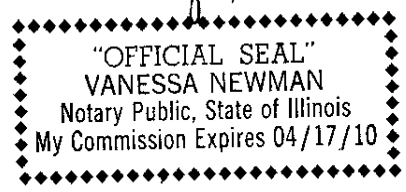
On this day before me, the undersigned Notary Public, personally appeared **Guadalupe Ramirez and Maria E. Ramirez**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 23rd day of May, 2006

By Vanessa Newman Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 4-17-10



### LENDER ACKNOWLEDGMENT

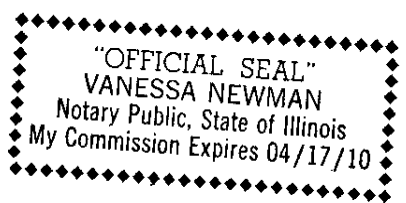
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 23rd day of May, 2006 before me, the undersigned Notary Public, personally appeared Juan C. Gonzalez and known to me to be the Senior Vice 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 Vanessa Newman Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 4-17-10



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**MODIFICATION OF MORTGAGE  
(Continued)**