

# UNOFFICIAL COPY

## Illinois Predatory Lending Database Pilot Program

### Certificate of Exemption



Doc#: 0702454131 Fee: \$32.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/24/2007 12:57 PM Pg: 1 of 5

PRAIRIE TITLE  
6821 NORTH AVENUE  
OAK PARK, IL 60302

5

The property identified as: **PIN:** 19-14-401-002-0000

**Address:**

**Street:** 3453-55 W. 59th St.

**Street line 2:**

**City:** Chicago

**State:** IL

**ZIP Code:** 60629

**Lender:** Metropolitan Bank and Trust Company

**Borrower:** Santos, Salvador and Santos, Laura H.

**Loan / Mortgage Amount:** \$190,000.00

The residential property is in the designated area and the loan was originated by an exempt entity.

**Certificate number:** 7266C91B-60B6-400C-B1D5-5154B21A8399

**Execution date:** 12/18/2006

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

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

**SEND TAX NOTICES TO:**  
**Salvador Santos**  
**Laura H. Santos**  
**3453 W. 59th St.**  
**Chicago, IL 60629**

**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**

**PRAIRIE TITLE INC.**  
**6821 NORTH AVENUE**  
**OAK PARK, IL 60302**

*TS 0612-1990*

## **MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated December 18, 2006, is made and executed between Salvador Santos and Laura H. Santos, his wife in joint tenancy (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 January 30, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Recorded February 28, 2006 as Document Number 0605942152.**

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

LOTS 21 & 22 IN EBERHART'S SUBDIVISION OF BLOCK 3 IN WEBB'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 14, 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 3453-55 W. 59th St., Chicago, IL 60629. The Real Property tax identification number is 19-14-401-002-0000.

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

**Increase loan amount from \$115,000.00 to \$190,000.00. In addition, extend maturity date to December 30, 2008.**

**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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Property of Cook County Clerk's Office

X *[Signature]*  
Authorized Signer

METROPOLITAN BANK AND TRUST COMPANY

LENDER:

X *[Signature]*  
Laura H. Santos

X *[Signature]*  
Salvador Santos

GRANTOR:

DECEMBER 18, 2006.

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

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.

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

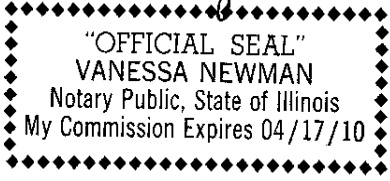
On this day before me, the undersigned Notary Public, personally appeared **Salvador Santos and Laura H. Santos**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 21st day of December, 20 06

By Vanessa Newman Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 4-17-10



### LENDER ACKNOWLEDGMENT

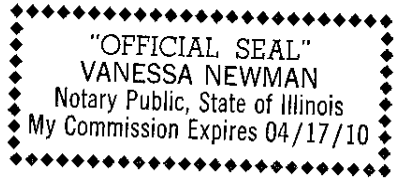
STATE OF Illinois )  
 )  
 COUNTY OF Cook ) SS  
 )

On this 21st day of December, 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

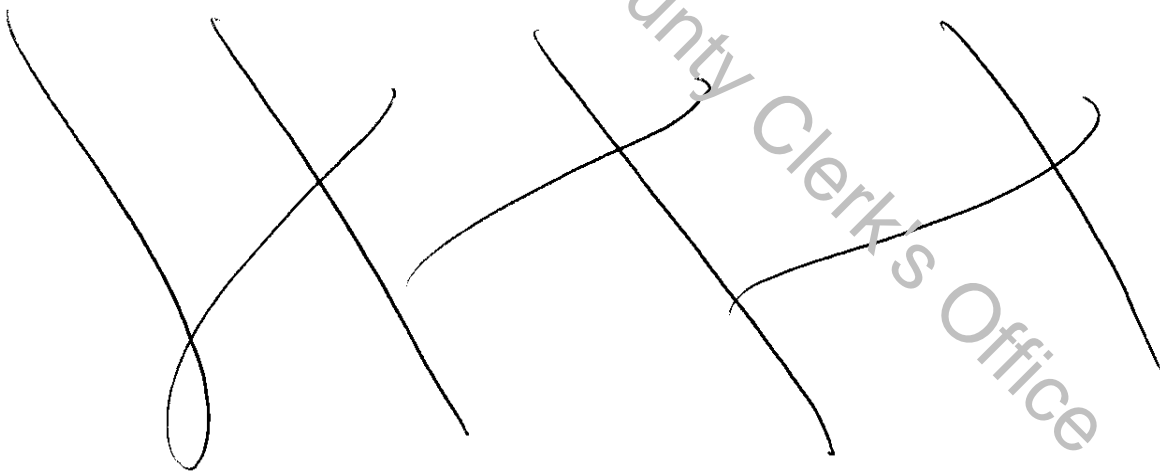
Notary Public in and for the State of Illinois

My commission expires 4-17-10



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Three large, handwritten 'X' marks are drawn across the page, likely indicating that the document is a duplicate or has been reviewed.