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



Doc#: 0702554148 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 01/25/2007 11:59 AM Pg: 1 of 4

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

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Trisha Kruml
METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

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

TS-0610-1861

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 7, 2006, is made and executed between Salvador Esparza and Sylvia Barrera De Esparza, 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 November 12, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 20, 2003 as Document No. 0332447048.

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

Lot 12 in A.B. Smith's Subdivision of Block 7 in Walsh and Mc Mullen's Subdivision of the South 3/4 of the South East 1/4 of Section 20, 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 1807 S. Carpenter, Chicago, IL 60608. The Real Property tax identification number is 17-20-410-003-0000.

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

(1) The Mortgage is hereby amended to provide an increase in the principal amount of the Promissory Note from \$250,000.00 to \$255,955.36 which increases the current principal balance from \$168,518.81 to \$174,474.17; (2) Change monthly principal & interest payment to \$1,463.79 beginning with payment due December 12, 2006; (3) Change interest rate to 8.00% from 7.50%.

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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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 7, 2004.

GRANTOR:

X Salvador Esparza
19 Dec 2004

X Sylvia Barrera Esparza
12/19/04

LENDER:

METROPOLITAN BANK AND TRUST COMPANY

X Charles
Authorized Signer VICE PRESIDENT

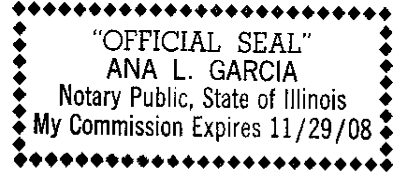
this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless 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)
)
) SS
)
 COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Salvador Esparza and Sylvia Barrera Esparza**, 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 7th day of December, 2006

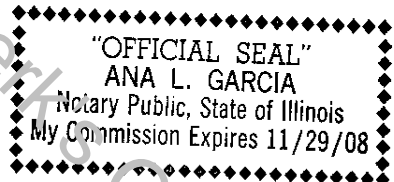
By Ana L. Garcia Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 11/29/08

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
)
 COUNTY OF Cook)



On this 7th day of December, 2006 before me, the undersigned Notary Public, personally appeared Michael Schutz and known to me to be the 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 Ana L. Garcia Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 11/29/08

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[Handwritten signature]

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**MODIFICATION OF MORTGAGE
(Continued)**