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RECORDATION REQUESTED BY:

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



0713711156

Doc#: 0713711156 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/17/2007 04:07 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:

Manuel Guachichulca
Digna E. Guachichulca
3849 S. Kedzie Ave.
Chicago, IL 60632

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 0702-2370

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 19, 2007, is made and executed between Manuel Guachichulca and Digna E. Guachichulca, husband and wife (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 25, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 1, 2005 as Document Number 0530511050.

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

Lots 30 and 31 in Block 15 in Adam Smith Subdivision of the South Half of the North Half of the Southwest Quarter and the Southwest Quarter of the Southwest Quarter of Section 36, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

The Real Property or its address is commonly known as 3849 S. Kedzie Avenue, Chicago, IL 60632. The Real Property tax identification number is 16-36-320-003-0000.

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

Increase note amount to \$280,006.86, change interest rate to 8.25%, effective April 19, 2007 and change payment amount to \$2,238.59 effective with payment due May 25, 2007.

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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MODIFICATION OF MORTGAGE (Continued)

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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 APRIL 19, 2007.

GRANTOR:

X Manuel Guachichulca
Manuel Guachichulca

X Digna Guachichulca
Digna E. Guachichulca

LENDER:

METROPOLITAN BANK AND TRUST COMPANY

X Jan A. [Signature]
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

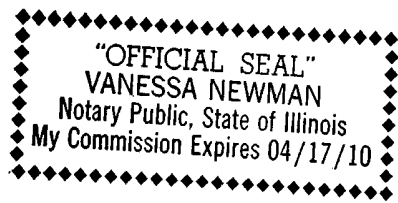
On this day before me, the undersigned Notary Public, personally appeared **Manuel Guachichulca and Digna E. Guachichulca**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act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

Given under my hand and official seal this 19th day of April, 20 07

By Vanessa Newman Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 4-17-10



LENDER ACKNOWLEDGMENT

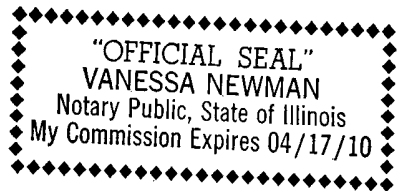
STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 19th day of April, 2007 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)

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