



Doc#: 0726839095 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/25/2007 10:21 AM Pg: 1 of 4

NOTE AND MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT made and entered into this 20th day of August, 2007, by and between Craig T Saenger, a single man and Maria Riela Salazar, a single woman (hereinafter "Borrowers") and Think Mutual Bank FKA Think Federal Credit Union converted to a Mutual Savings Association under the laws of the United States of America by change in charter effective July 1, 2007. Think Federal Credit Union FKA IBM Mid America Employees Federal Credit Union by amendment to charter effective as of July 1, 2003 (hereinafter "Lender")

WITNESSETH:

WHEREAS, Borrowers have heretofore borrowed Two Hundred Eighty Three Thousand Five Hundred and 00/100 (\$283,500.00) Dollars from Lender as evidenced by a Note dated August 21, 2002 which was secured by a Mortgage of even date recorded on October 4, 2002 as Document Number 0021091069 in the office of the County Recorder in and for Cook County, Illinois (hereinafter referred to as the "Note" and "Mortgage" respectively);

SEE ATTACHED SCHEDULE A

AND WHEREAS, Borrowers and Lender wish to modify the Note and Mortgage in certain respects at this time;

NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the principal balance due and owing on said Note after the August 1, 2007 payment has been made shall be Two Hundred Sixty Three Thousand Six Hundred Eighty Seven and 19/100 (\$263,687.19) Dollars.
2. For and in consideration of the payment by Borrowers of Five Hundred and 00/100 (\$500.00) Dollars representing modification fee of N/A percent of the unpaid principal balance listed above, receipt of which is hereby acknowledged by Lender, Lender hereby agrees to modify the Note and Mortgage by modifying the interest rate due thereunder to 6.50 percent per annum and the term thereunder to provide for payment in full no later than August 1, 2012.

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PL
RT

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- 3. That the principal balance listed above shall be amortized over a period of 360 months thereby modifying the monthly principal and interest payment to One Thousand Six Hundred Sixty Six and 68/100 (\$1,666.68) Dollars commencing with the monthly payment due September 1, 2007.
- 4. Except as otherwise modified above, the Note and Mortgage shall in all other respects remain in full force and effect.

X *Craig T Saenger*
 Craig T Saenger

X *Maria Riela Salazar*
 Maria Riela Salazar

State of Illinois
 County of Cook

The foregoing instrument was acknowledged before me this 20 day of August, 2007, by Craig T Saenger and Maria Riela Salazar.

Belinda Shastal
 Notary Public Sign Name Here

Belinda Shastal
 Notary Public Print Name Here

2/25/09
 My Commission Expires



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THINK MUTUAL BANK

By: Angela Schmiedeberg
Its Mortgage Servicing Representative

By: Melanie Hoppenworth
Its Director of Mortgage Operations

Property of Cook County, Illinois

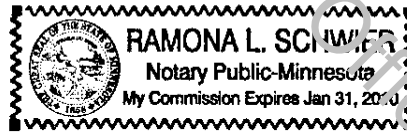
State of Minnesota)

County of Olmsted)

The foregoing instrument was acknowledged before me this 23rd day of August, 2007, by Angela J Schmiedeberg and Melanie Hoppenworth, the Mortgage Servicing Representative and the Director of Mortgage Operations, of Think Mutual Bank, a Corporation under the laws of the United States of America, on behalf of said Corporation.

Ramona L. Schurer

Notary Public



This document was prepared by:

Think Mutual Bank
5200 Members Pkwy NW
PO Box 6477
Rochester, MN 55903



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Schedule A

UNIT NUMBER 506-4 IN ARMITAGE CLEVELAND CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 3 TO 7 (EXCEPT NORTH 4 FEET THEREOF) IN C.O. HANSEN'S SUBDIVISION OF THE SOUTH 1/2 OF LOT 10 AND ALL OF LOTS 11 AND 12 IN BLOCK 1 OF REICH'S RESUBDIVISION OF BLOCK 28 IN THE CANAL TRUSTEES' SUBDIVISION OF PART OF SECTION 33, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN; WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENTNUMBER 85204615 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS. PIN: 14-33-130-070-1012

Property of Cook County Clerk's Office