

# UNOFFICIAL COPY

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Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption



Doc#: 0823811053 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/25/2008 10:22 AM Pg: 1 of 4

The property identified as: PIN: 16-35-414-039-0000

Address:

Street: 3838 South Kedzie Ave

Street line 2:

City: Chicago

State: IL

ZIP Code: 60632

Lender: CITIZENS COMMUNITY BANK OF ILLINOIS

Borrower: HEREDIA

Loan / Mortgage Amount: \$221,524.00

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 65405582-7004-4114-981B-09AF06AC74D5

Execution date: 07/28/2008

Property of Cook County Clerk's Office

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**UNOFFICIAL COPY****WHEN RECORDED MAIL TO:**

Citizens Community Bank of  
Illinois  
3322 South Oak Park Avenue  
Berwyn, IL 60402

**FOR RECORDER'S USE ONLY**

This Modification of Mortgage prepared by:  
Sue Rusnak, Loan Administrative Assistant  
Citizens Community Bank of Illinois  
3322 South Oak Park Avenue  
Berwyn, IL 60402

**C.T.I./W**ADD 197225**MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated 07-28-2008, is made and executed between Pedro Heredia (referred to below as "Grantor") and Citizens Community Bank of Illinois, whose address is 3322 South Oak Park Avenue, Berwyn, IL 60402 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 11, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on March 17, 2005 as Document # 0507649208.

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

LOT 3 IN BLOCK 2 IN SMITH'S SUBDIVISION OF BLOCK 10 IN JAMES H. REES SUBDIVISION OF THE WEST OF THE SOUTHWEST 1/4 OF SECTION 36, AND THAT PART LYING SOUTH OF THE ILLINOIS AND MICHIGAN CANAL OF THE SOUTHEAST 1/4 OF SECTION 35, 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 3838 South Kedzie, Chicago, IL 60632. The Real Property tax identification number is 16-35-414-039-0000.

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

Increase loan amount to \$221,524.00.

**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 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

**BOX 303-01**

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 11700988

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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 07-28-2008.**

GRANTOR:

X *Pedro Heredia*  
Pedro Heredia

LENDER:

CITIZENS COMMUNITY BANK OF ILLINOIS

X \_\_\_\_\_  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL

)  
) SS

COUNTY OF Cook

)

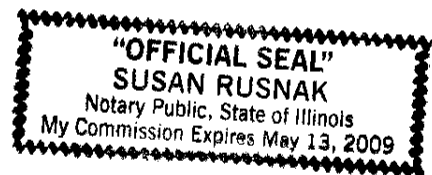
On this day before me, the undersigned Notary Public, personally appeared **Pedro Heredia** to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28 day of JULY, 2008.

By Susan Rusnak Residing at No. Riverside

Notary Public in and for the State of IL

My commission expires 5.13.09



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## MODIFICATION OF MORTGAGE

Loan No: 11700988

(Continued)

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### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 23 day of July, \_\_\_\_\_ before me, the undersigned Notary Public, personally appeared Tim Mayhew and known to me to be the Loan Officer, authorized agent for **Citizens Community Bank of Illinois** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Citizens Community Bank of Illinois**, duly authorized by **Citizens Community Bank of Illinois** 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 in fact executed this said instrument on behalf of **Citizens Community Bank of Illinois**.

By Susan Rusnak Residing at No Riverside

Notary Public in and for the State of IL

My commission expires 5.13.09

