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Doc#: 0830308172 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/29/2008 12:02 PM Pg: 1 of 2

3-HE

Date: September 30, 2008

LOAN MODIFICATION AGREEMENT

Whereas, the Polish National Alliance of the United States of North America, Assignee of the Real Estate Mortgage (evidenced by Corporation Assignment of Real Estate Mortgage, Document #0710308063 recorded in the office of the Recorder of Deeds of Cook County, Illinois on 4-13-07), originated by Alliance FSB, a federal savings bank, now known as FNA Bank, (hereinafter called "Mortgagee") loaned to **Rogelio Romero, an unmarried man** (hereinafter called "Mortgagor") the sum of **One Hundred Twenty Three Thousand One Hundred (\$123,100.00) Dollars**, as evidenced by a Note dated December 21, 2006, and by a Mortgage of even date, recorded as document No.0700447126 in the office of the Recorder of Deeds of Cook County, Illinois, which Note and Mortgage are hereby incorporated herein as part of this Agreement; and

Whereas, the Mortgagor is requesting that the monthly principal and interest payment be changed to an interest only monthly payment for a period of twenty four months and that the Original Maturity Date be extended from January 1, 2037 to January 1, 2039; and

Whereas, the Mortgagee agrees to extend the maturity date; and

Whereas, the Mortgagee also agrees to an interest only monthly payment for a period of twenty four months.

Now Therefore, it is mutually agreed as follows:


1. The interest rate provided for in the Note shall remain unchanged.
2. Effective **October 1, 2008**, commencing with the monthly payment due **October 1, 2008** and ending with the monthly payment due on **September 1, 2010**, Mortgagor's monthly interest payment shall be **\$757.26**. Thereafter, commencing with the monthly payment due **October 1, 2010** and on the first day of each month thereafter, the Mortgagor's monthly principal and interest payment shall be **\$860.74**.
3. The maturity date of the Note shall be extended from **January 1, 2037** to **January 1, 2039**.
4. This document shall be recorded at the office of the Recorder of Deeds of Cook County, Illinois.

That in all other respects, the terms and conditions of said Note and Mortgage shall remain in full force and effect.

In Witness Whereof, the parties have signed this agreement this 30th day of Sept, 2008.


Rogelio Romero

The Polish National Alliance of the United States of North America

By: 
Lawrence H. Chlum, Investment Manager

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Legal Description

LOT 45 IN BLOCK 7 IN JAMES H. CAMPBELL'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF THE NORTHWEST 1/4 (EXCEPT THE EAST 50 FEET THEREOF) OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN:19-14-106-045-0000

Property of Cook County Clerk's Office