

**Illinois Anti-Predatory
Lending Database
Program**

Certificate of Exemption

Property of Cook County Clerk's Office

The property identified as: **PIN: 10-36-408-044-0000**

Address:

Street: 6601 N California

Street line 2:

City: Chicago

State: IL

ZIP Code: 60645

Lender: Bridgeview Bank

Borrower: Ignacio C.and Leticia Estrada

Loan / Mortgage Amount: \$150,000.00

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: 3F9E7C5D-26BD-49E6-ACEF-E0BFB82AF079

Execution date: 10/29/2008

UNOFFICIAL COPY

FAT
RECORDATION REQUESTED BY:

Bridgeview Bank Group
 7940 S. Harlem Ave.
 Bridgeview, IL 60455

WHEN RECORDED MAIL TO:

Bridgeview Bank Group
 ATTN: Loan Operations
 4753 N Broadway
 Chicago, IL 60640

SEND TAX NOTICES TO:

Leticia Vargas Estrada
 Ignacio C. Estrada
 6601 North California Avenue
 Chicago, IL 60645

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: When recorded mail to:
 Lender
 Bridgeview Bank Group
 4753 N Broadway
 Chicago, IL 60640

Equity Loan Services, Inc.
 1100 Superior Avenue, Suite 200
 Cleveland, Ohio 44114
 Attn: Recording Coordinators

 **ESTRADA**
38865973

IL

FIRST AMERICAN ELS
MODIFICATION AGREEMENT



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 29, 2008, is made and executed between Ignacio Estrada also known as Ignacio C. Estrada and Leticia Estrada, formerly known as Leticia Vargas, also known as Leticia Vargas Estrada, husband and wife, as joint tenants, whose address is 6601 North California Avenue, Chicago, IL 60645 (referred to below as "Grantor") and Bridgeview Bank Group, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 15, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded 2-5-08 in the office of Cook County and recorded as document number 0803608006.

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

THE SOUTH 35 FEET OF LOT 19 IN BLOCK 4 IN ASHWOOD SECOND ADDITION TO ROGERS PARK A SUBDIVISION OF SOUTH 1/2 OF NORTHWEST FRACTIONAL 1/4 OF SOUTHEAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6601 North California Avenue, Chicago, IL 60645. The Real Property tax identification number is 10-36-408-044-0000.

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

The purpose of this Modification is to increase the loan amount from \$80,000.00 to \$150,000.00, adjust the rate from 7.19% to 6.09%. All other terms and conditions remain unchanged and in full force and effect.

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

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE**

Loan No: 164333700

(Continued)

Page 2

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 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 OCTOBER 29, 2008.

GRANTOR:

x 
Leticia Vargas Estrada

x 
Agnacio C. Estrada

LENDER:

BRIDGEVIEW BANK GROUP

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 164333700

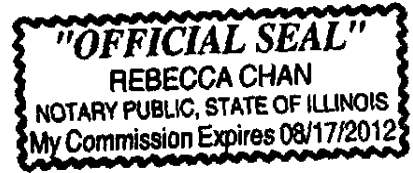
Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Leticia Vargas Estrada and Ignacio C. Estrada**, 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 29th day of October, 2008. 60660

By Rebecca Chan Residing at 6041 N. Clark, Chicago, IL

Notary Public in and for the State of Illinois

My commission expires 8-17-2012

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF DuPage)

On this 29th day of October, 2008 before me, the undersigned Notary Public, personally appeared Rebecca Chan and known to me to be the lender, authorized agent for **Bridgeview Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Bridgeview Bank Group**, duly authorized by **Bridgeview Bank Group** 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 **Bridgeview Bank Group**.

By Kimberly Triplett, Residing at Bridgeview Bank

Notary Public in and for the State of Illinois

My commission expires 04/13/2009

