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RECORDATION REQUESTED BY:
METROPOLITAN BANK AND
TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608



Doc#: 0912555123 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/05/2009 01:23 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:
Salvador Esparza
Sylvia Barrera Esparza
4633 N. Forestview Ave
Chicago, IL 60656

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Trisha Kruml
METROPOLITAN BANK AND TRUST COMPANY
2201 WEST CERMAK ROAD
CHICAGO, IL 60608

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 24, 2009 is made and executed between Salvador Esparza and Sylvia Barrera De Esparza, in joint tenancy (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 January 24, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Original Mortgage Recorded February 28, 2006 as Document Number 060594213.

Modification of Mortgage Recorded August 17, 2006 as Document Number 0622908213.

Modification of Mortgage Recorded March 22, 2007 as Document Number 0708154051.

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

LOT 19 IN BLOCK 7, IN WALSH AND MCMULLEN'S SUBDIVISION OF THE SOUTH THREE QUARTERS (3/4) OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1015 W. 18th St., Chicago, IL 60608. The Real Property tax identification number is 17-20-410-013-0000.

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

The Mortgage is hereby amended to provide an increase in the principal amount of the Promissory Note from \$110,000.00 to \$210,795.80.

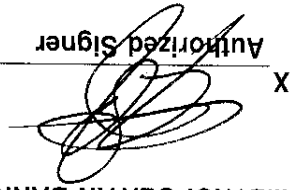
FREEDOM TITLE CORP.
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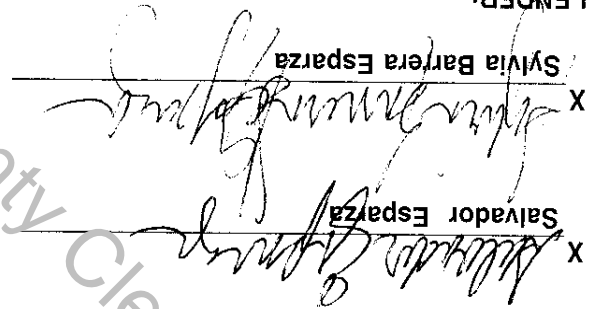
Authorized Signer

X 

METROPOLITAN BANK AND TRUST COMPANY

LENDER:

X Sylvia Barrera Esparza



X Salvador Esparza

GRANTOR:

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 24, 2009.

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 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.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 11327216

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INDIVIDUAL ACKNOWLEDGMENT

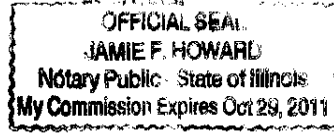
STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared **Salvador Esparza and Sylvia Barrera Esparza**, 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 1st day of May, 2009

By Jamie Howard Residing at _____
 Notary Public in and for the State of _____

My commission expires _____

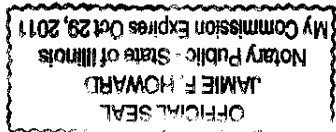


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My commission expires _____

Notary Public in and for the State of _____

By _____

Jamie F. Howard

Residing at _____

On this 1st day of May, 2009, before me, the undersigned Notary Public, personally appeared Jamie F. Howard, Notary and known to me to be the vice president authorized agent for **METROPOLITAN BANK AND TRUST COMPANY** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **METROPOLITAN BANK AND TRUST COMPANY**, duly authorized by **METROPOLITAN BANK AND TRUST COMPANY** 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 **METROPOLITAN BANK AND TRUST COMPANY**.

COUNTY OF Cook

STATE OF Illinois

LENDER ACKNOWLEDGMENT

Loan No: 11327216

MODIFICATION OF MORTGAGE (Continued)