



Doc#: 0915529042 Fee: \$42.25  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 06/04/2009 03:09 PM Pg: 1 of 3

**NOTE AND MORTGAGE MODIFICATION AGREEMENT**

THIS AGREEMENT made and entered into this 22<sup>nd</sup> day of May, 2009 by and between Craig T Saenge, 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 00/100ths- (\$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 in Book \_\_\_\_\_ on Page \_\_\_\_\_ or 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);

Legal Description: 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 Document Number 85204615 together with its undivided percentage interest in the common elements in Cook County, Illinois. ✓  
PIN: 14-33-130-070-1012 ✓

Property Address: 506 W. Armitage #4, Chicago, Illinois 60614 ✓

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

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NOW, THEREFORE, Borrowers and Lender agree as follows:

1. That the unpaid principal balance due and owing on said Note after the May 1, 2009 payment has been made shall be Two hundred fifty eight thousand three hundred eighty nine and 14/100ths- (\$258,389.14) Dollars.
2. Lender hereby agrees to modify the Note and Mortgage for and in consideration of the payment by Borrowers of One thousand five hundred and 00/100ths- (\$1,500.00) Dollars representing the modification fee.
3. Borrower promises to pay interest at a yearly rate of 3.875%. That the unpaid principal balance listed above shall be amortized over a period of 339 months thereby modifying the monthly principal and interest payment to One thousand two hundred fifty five and 15/100ths- (\$1,255.15) commencing with the monthly payment due June 1, 2009. Borrower promises to pay debt in full no later than May 1, 2016.
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 22<sup>nd</sup> day of May, 2009, by Craig T Saenger, a single man and Maria Riela Salazar, a single woman.

(Seal)



Magdiel Rivera  
 Notary Public

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THINK MUTUAL BANK

By: Bonnie B. Douty  
Bonnie B Douty  
Its Mortgage Service Representative

By: Neeta Kamath  
Neeta Kamath  
Its Loan Operations Manager

Property of Cook County Clerk's Office

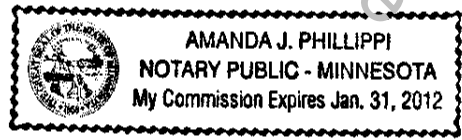
State Of Minnesota )

County of Olmsted )

The foregoing instrument was acknowledged before me this 28 day of May, 2009, by Bonnie B Douty and Neeta Kamath the Mortgage Service Representative and Loan Operations Manager, respectively of the Think Mutual Bank, a Mutual Savings Association organized and existing under the laws of the United States of America.

(Seal)

Amanda J. Phillippi  
Notary Public



This document was prepared by:  
Think Mutual Bank  
5200 Members Parkway NW  
Rochester, MN 55901