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RECORDATION REQUESTED BY:

Inland Bank and Trust 2805 Butterfield Road, Suite 200 Oak Brook, IL 60523

WHEN RECORDED MAIL TO:

inland Bank and Trust 2805 Butterfield Road, Suite 200 Oak Brook, IL\_ 60523



Doc#: 0920457135 Fee: \$42.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 07/23/2009 12:52 PM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Susan L. Skinner, Loan Administration
Inland Bank and Trust
2805 Butterfield Road Suite 200
Oak Brook, IL 60523

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2009, is made and executed between Monserrate Hernandez, whose address is 2530 W. Augusta, Chicago, L 60622 (referred to below as "Grantor") and inland Bank and Trust, whose address is 2805 Butterfield Road, Suite 200, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 26, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 18, 2003 as Document Number 0335242284, Modification of Mortgage dated October 1, 2007 recorded as Document Number 0730957036 and Modification of Mortgage dated April 1, 2008 recorded as Document Number 0812957001.

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

LOT 9 IN BLOCK 9 IN CARTER'S RESUBDIVISION OF BLOCKS 1, 3-5, 7-11, 13-15 AND LOTS 2, 4 AND 5 OF BLOCK 17 ALL IN CARTERS SUBDIVISION OF THE BLOCKS 1-4 AND 7 OF CLIFFORD ADDITION TO CHICAGO, A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 1, 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 1016 N. California Ave., Chicago, IL 60622. The Real Property tax identification number is 16-01-312-024-0000.

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

Extend maturity date until August 1, 2009 and change interest rate on the loan to 7.50%.

**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

0920457135 Page: 2 of 4

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# MODIFICATION OF MORTGAGE (Continued)

Page 2

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 APRIL 1, 2009.

OF COOK COUNTY CLORK'S OFFICE

**GRANTOR:** 

Monserrate Hernandez

LENDER:

INLAND BANK AND TRUST

Authorized Signer

0920457135 Page: 3 of 4

Page 3

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# MODIFICATION OF MORTGAGE (Continued)

(00111111011)
INDIVIDUAL ACKNOWLEDGMENT
STATE OF <u>AUINIS</u>
) SS
COUNTY OF COVC )
On this day before me, the undersigned Notary Public, personally appeared Monserrate Hernandez, 1, 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 day of
By Residing at
Notary Public in and for the State of Trinuis
My commission expiresOFFICIAL SEAL R J ARMSTRONG NOTARY PUBLIC - STATE OF ILLINOIS IN COMMISSION EXPIRES:06/22/12
LENDER ACKNOW! EDGMENT
ELINDER AGINTO
STATE OF ICUINO.S  STATE OF COUNTY O
1.0
On this
By Tewas Clinks Residing at 6111 W. Dempster ST, MORTON CHOVE
Notary Public in and for the State of THIN.S
My commission expires Of O OFFICIAL SEAL TERESA CHWAL NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:01/21/13

0920457135 Page: 4 of 4

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### MODIFICATION OF MORTGAGE (Continued)

Page 4

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