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RECORDATION REQUESTED BY:

Beimont Bank & Trust Company 8250 West Belmont Avenue Chicago, IL 60634



Doc#: 0926608334 Fee: \$40.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds

Date: 09/23/2009 02:22 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Belmont Bank & Trust Company 8250 West Belmont Avenue Chicago, IL 60634

SEND TAX NOTICES TO:

Belmont Bank & Trust Company 8250 West Belmont Averue Chicago, IL 60634

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by.

Robert Sztremer, Loan Processor Belmont Bank & Trust Company 8250 West Belmont Avenue Chicago, IL 60634

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 25, 2009, is mide and executed between Graziella Sergio, whose address is 1040 N. Lake Shore Dr., #20A, Chicago, IL 50611 (referred to below as "Grantor") and Belmont Bank & Trust Company, whose address is 8250 West Belmont Avenue, Chicago, IL 60634 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 25 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated April 25, 2008 and recorded with the Cook County Recorder of Dracks on May 1, 2008 as document number 0812240095.

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

LOTS 13 AND 14 BLOCK 14 IN FEUERBORN AND KLODE'S BELMONT TERRACE SUBDIVISION OF THE SOUTHEAST 1/4 SOUTH OF THE INDIAN BOUNDARY LINE IN SECTION 23, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 8200 W. Belmont Ave., Chicago, IL 60634. The Real Property tax identification number is 12-23-426-031-0000; 12-23-426-032-0000.

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

This Modification changes monthly amount due to Interest Only payments for a term of one year. After one year the monthly amount due will be \$2,012.25 principal and interest with final payment of all remaining principal and outstanding interest upon maturity. Indebtedness was originally evidenced by Promissory Note dated April 25, 2008 in the principal amount of \$332,500.00, and is now evidenced by Promissory Note dated June 25, 2009 in the principal amount of \$327,786.80.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 8300000637

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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO THE TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 25, 2009.

GRANTOR:

Graziella Sergio

LENDER:

BELMONT BANK & TRUST COMPANY

Authorized Signer

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MODIFICATION OF MORTGAGE Loan No: 830000637 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF ___)) SS COUNTY OF __ (OOK On this day being me, the undersigned Notary Public, personally appeared Graziella Sergio, 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 Spomok Residing at Notary Public in and for the State of __ **OFFICIA** My commission expires **AGNIES**277 NOTARY PUBLIC . MY COMMISSION ... LENDER ACKNOWLEDGMENT STATE OF COUNTY OF __ (1010) instrument and acknowledged said instrument to be the free and voluntary act and deed of Fetriont Bank & Trust Company, duly authorized by Belmont Bank & 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 Belmont Bank & Trust om Residing at ____ Notary Public in and for the State of ______

My commission expires ____