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RECORDATION REQUESTED BY:

FIRST MIDWEST BANK
ONE PIERCE PLACE,
SUITE 1500
ITASCA, IL 60143



Doc#: 1002508261 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/25/2010 03:04 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

FIRST MIDWEST BANK
P.O. BOX 9003
GURNEE, IL 60031-2502

MODIFICATION OF LOAN #6540409466-1 MORTGAGE DATED NOVEMBER 21, 2007

This Modification made as of November 1, 2009, between First Midwest Bank (Lender), and Becca Zavala and Michael J. Zavala, Wife and Husband, (hereinafter referred to as "Borrower"),

WITNESSETH

That the parties hereto agree to modify the terms of that certain Note dated November 21, 2007 (the "Note") secured by a Mortgage of the same date, recorded as Document #0734041084 in the records of Cook County, Illinois (the "Mortgage"), and encumbering the real estate described as follows: 15011 Sunset Avenue, Oak Forest, Illinois 604531236

SEE ATTACHED LEGAL

That the remaining indebtedness represented by said Note and Mortgage is \$169,798.15. That said indebtedness shall be paid in twelve (12) monthly interest payments beginning December 1, 2009 and continuing thereafter on the same day of each succeeding month through November 1, 2010, which shall include interest at the rate of 5.000% per annum, and monthly principal and interest payments of \$964.10 beginning December 1, 2010 and continuing thereafter on the same day of each succeeding month until the new maturity date of November 1, 2040 which shall include interest at the rate of 5.500% per annum. Borrower's final payment due on November 1, 2040 will be for all principal and all accrued interest and charges not yet paid. In addition, said Borrower will pay the sum per month equal to 1/12 of the estimate to be sufficient to pay annual taxes and insurance on said property, which estimate may be revised. Principal payments due December 1, 2009 through November 1, 2010 are deferred.

That this Modification adjusts the above described Note and Mortgage. That all terms contained in said Note and Mortgage shall remain in full force and effect, except those herein expressly modified and that the Borrower

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agrees that he will perform and observe the covenants and conditions of said note and mortgage so modified and that he will pay the interest and principal secured by said mortgage when due.

That the terms of this Modification shall be binding upon the heirs, personal representatives, and assigns of the BORROWER.

In witness whereof, we have placed our names on this 8th day of January, ~~2009~~ ²⁰¹⁰.

FIRST MIDWEST BANK - LENDER

By: [Signature]

Its: Officer

Becca Zavala
Becca Zavala Borrower

[Signature]
Michael J. Zavala Borrower

Property of Cook County Clerk's Office

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STATE OF ILLINOIS
COUNTY OF Cook

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that BECCA ZAVALA AND MICHAEL J. ZAVALA personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he/she/they signed and delivered the said instrument, as their free and voluntary act, for the uses and purposes therein set forth.

By Christine K Martin Residing at 17500 S. Oak Park Ave
Tinley Park, IL 60477

Notary Public in and for the State of Illinois

My commission expires 02/09/11



STATE OF ILLINOIS
COUNTY OF Cook

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Sheila Wildgrube personally known to me to be the Officer of First Midwest Bank, and personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Sheila Wildgrube signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said Illinois banking corporation, as their free and voluntary act, and as the free and voluntary act of said Illinois banking corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 8th day of January, 2010

This instrument was prepared by: First Midwest Bank
300 Hunt Club Road
Gurnee, Illinois 60031

Christine K Martin
Notary Public

Commission Expires 02/09/11



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LEGAL DESCRIPTION

P.I.N.#28-09-309-008

PROPERTY COMMONLY KNOWN AS: 15011 SUNSET AVENUE, OAK FOREST, ILLINOIS 604521236

LOT 8 IN BLOCK 4 IN MEDEMA'S EL VISTA SOUTH BEING A SUBDIVISION OF THE SOUTH $\frac{1}{2}$ OF THE WEST $\frac{1}{2}$ OF THE SOUTHWEST $\frac{1}{4}$ OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 24, 1959 AS DOCUMENT NUMBER 17463329, IN COOK COUNTY, ILLINOIS.

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