



RECORDATION REQUESTED BY:
OXFORD BANK & TRUST
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

Doc#: 1009808048 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/08/2010 10:08 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
OXFORD BANK & TRUST
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

SEND TAX NOTICES TO:
BLANCA CALVO
6514 Pontiac
Indian Head Park, IL 60525

FOR RECORDER'S USE ONLY

Hassan
This Modification of Mortgage prepared by:
Angela Cook, SLA-#8347861-3 JSI
OXFORD BANK & TRUST
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

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ORIGINAL

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 8, 2010, is made and executed between BLANCA CALVO, a married woman, whose address is 6514 Pontiac, Indian Head Park, IL 60525; (referred to below as "Grantor") and OXFORD BANK & TRUST, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 12, 2003 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Recorded on December 23, 2003 by the Cook County recorder and known as Recording #0335729310; a Modification of Mortgage dated August 30, 2005 to increase the principal balance from \$200,000.00 to \$300,000.00, recorded on September 23, 2005 known as recording #0526604611.

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

LOT 4 IN BOTTIGLIERO'S RESUBDIVISION OF LOTS 39, 40 AND THE EAST 4.3 FEET OF LOT 38 IN BLOCK 11 IN MORRIS AND OTHERS SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 18, 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 1009 S. CLAREMONT AVENUE, CHICAGO, IL 60612. The Real Property tax identification number is 17-18-328-004-0000.

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

The loan is being converted from a draw down line of credit loan to a principal plus interest loan. The new Principal Payment will be \$325.00 a month plus interest. Payments will now be due on the 1st of each month until paid in full or maturity on November 1, 2010. All other terms and conditions will remain the

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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Loan No: 8347861-3

same.

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.

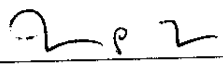
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 8, 2010.

GRANTOR:

X 
 BLANCA CALVO

LENDER:

OXFORD BANK & TRUST

X 
 Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
) SS
)
 COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared **BLANCA CALVO, A MARRIED WOMAN**, 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 8th day of January, 2010.

By Michelle Kras Residing at _____

Notary Public in and for the State of IL

My commission expires 2/16/2013



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
) SS
)
 COUNTY OF DuPage)

On this 8th day of January, 2010 before me, the undersigned Notary Public, personally appeared James Lesko and known to me to be the A.V.P., authorized agent for **OXFORD BANK & TRUST** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **OXFORD BANK & TRUST**, duly authorized by **OXFORD BANK & TRUST** 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 **OXFORD BANK & TRUST**.

By Michelle Kras Residing at _____

Notary Public in and for the State of IL

My commission expires 2-16-2013



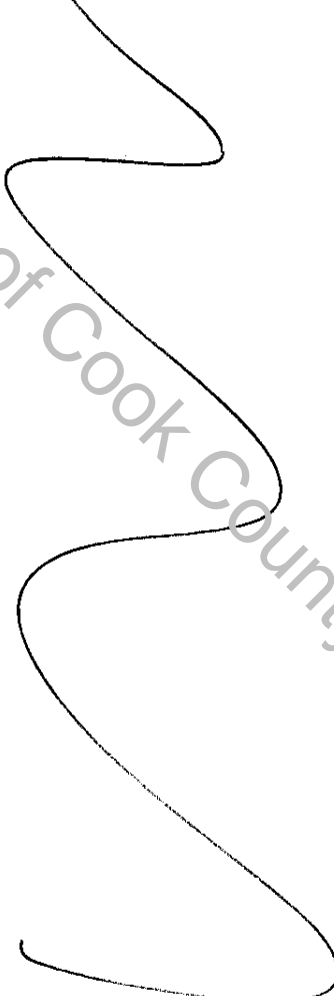
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MODIFICATION OF MORTGAGE (Continued)

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