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RECORDATION REQUESTED BY:

Park Federal Savings Bank
Pulaski Office
5400 South Pulaski Road
Chicago, IL 60632



Doc#: 1012522062 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/05/2010 10:16 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:

Park Federal Savings Bank
Pulaski Office
5400 South Pulaski Road
Chicago, IL 60632



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Mary March, Loan Administrator
Park Federal Savings Bank
2740 West 55th Street
Chicago, IL 60632

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 25, 2010, is made and executed between Rafael G. Garcia and Socorro Garcia, husband and wife, whose address is 5600 South Spaulding Avenue, Chicago, IL 60629 (referred to below as "Grantor") and Park Federal Savings Bank, whose address is 5400 South Pulaski Road, Chicago, IL 60632 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 21, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded February 24, 2004 in the Cook County Recorder's Office as Document Number 0405504216. This mortgage was subsequently modified March 1, 2007, and recorded as Document Number 0707548065, respectively in the Cook County Recorder's Office.

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

LOTS 47 AND 48 IN CONOVER'S SUBDIVISION OF THE SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 9 AND ALL OF BLOCK 16 (EXCEPT THE SOUTH 132 FEET OF THE WEST 110 FEET OF THE NORTH 1/2 OF SAID BLOCK 16) IN WEBB'S SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6149 South Spaulding Avenue, Chicago, IL 60629. The Real Property tax identification number is 19-14-423-021-0000.

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

Your loan Maturity Date will be amended to the following: The remaining principal balance and interest will be due and payable March 1, 2013. Your interest rate to maturity will remain at Six and Seven Eighths (6.875%) Percent per annum. Principal and interest payments will change to One Thousand Nine Hundred Fifteen Dollars and 33/100 Cents (\$1915.33) per month beginning April 1, 2010. All other terms and conditions of the original Note and Mortgage remain the same.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0350515409

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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 endorser 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.

RELEASE DEED RECORDING FEE. Upon loan payoff, a fee to record the Release Deed Document will be included in the final amount due. The amount collected will correspond with the amount charged by the applicable County Recorder's Office at the time of payoff.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 25, 2010.

GRANTOR:

x Rafael Garcia
Rafael G. Garcia

x Socorro Garcia
Socorro Garcia

LENDER:

PARK FEDERAL SAVINGS BANK

x Dawn Schuster
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0350515409

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Rafael G. Garcia and Socorro Garcia, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25th day of March, 20 10.

By Nitza Perez Residing at Chicago

Notary Public in and for the State of IL

My commission expires 4-14-11



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 25th day of March, 2010 before me, the undersigned Notary Public, personally appeared MAUREEN SCHIESSER and known to me to be the VICE PRESIDENT, authorized agent for **Park Federal Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Park Federal Savings Bank**, duly authorized by **Park Federal Savings Bank** 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 **Park Federal Savings Bank**.

By Mary E March Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12-5-10

