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RECORDATION REQUESTED BY:

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

Doc#: 1012744015 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/07/2010 09:11 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 April 12, 2010, is made and executed between Jorge Lopez, divorced not since remarried, whose address is 424 East End Avenue, Hillside, IL 60162 (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 August 30, 2001 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded October 26, 2001 in the Cook County Recorder's Office as Document Number 0011001817. .

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

THE EAST 125 FEET OF THE NORTH 50 FEET OF THE SOUTH 100 FEET OF LOT 32 IN ROBERTSON AND YOUNG'S SECOND ADDITION TO STRATFORD HILLS, IN SECTION 7 AND 18 TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 424 East End Avenue, Hillside, IL 60162. The Real Property tax identification number is 15-07-411-020-0000.

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

WHEREAS, the undersigned executed and delivered to the PARK FEDERAL SAVINGS BANK, a Note secured by a mortgage, or other instrument, to said Institution, or for its benefit, recorded in the Recorder's Office of Cook County, Illinois, as Document Number 0011001817 dated the 30th day of August 2001, for an original sum of One Hundred Two Thousand Four Hundred Dollars and 00/100 Cents (\$102,400.00) which provides for additional advances to be secured by said Instrument as a first lien; therefore, it is agreed that an additional advance shall be made upon said Note in the sum of Two Thousand Sixty Nine Dollars and 95/100 Cents (\$2,069.95) to be charged to loan account known as Loan Number 0303120901 upon the books of said Institution. It is agreed that the total unpaid balance of said indebtedness at this date is Sixty Thousand Nine Hundred Two Dollars and 39/100 Cents (\$60,902.39)

Handwritten signature and initials: M M S E M (M)

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0303120901

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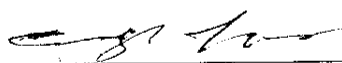
and that the total unpaid balance, including this additional advance, will be Sixty Two Thousand Nine Hundred Seventy Two Dollars and 34/100 Cents (\$62,972.34) and that principal and interest payments will change to Four Hundred Eighty Dollars and 83/100 Cents (\$480.83) beginning April 1, 2010. Future interest upon said entire indebtedness shall be as follows: Seven and Seven Eighths Percent (7.875%) per annum beginning March 1, 2010. Your term will change to 300 months to maturity. The remaining principal balance and interest will be due and payable March 1, 2035. This modification shall remain in effect for a one year term. The principal and interest payments then may change and will be determined 30 days prior to the end of the one year term. All other terms and conditions of the original Note and Mortgage remain the 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.

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 APRIL 12, 2010.

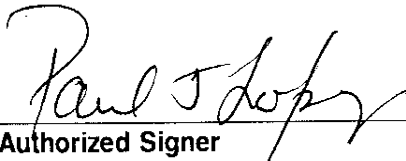
GRANTOR:

X 

Jorge Lopez

LENDER:

PARK FEDERAL SAVINGS BANK

X 

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303120901

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

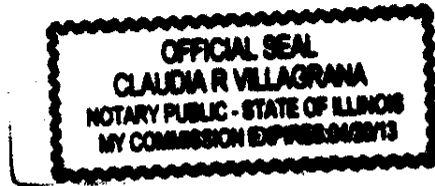
On this day before me, the undersigned Notary Public, personally appeared **Jorge Lopez, divorced not since remarried**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of April, 2010

By Claudia R Villagrana Residing at Chicago, Illinois

Notary Public in and for the State of Illinois

My commission expires 04/20/2013



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 12th day of April, 2010 before me, the undersigned Notary Public, personally appeared PAUL J. LOPEZ and known to me to be the SR. 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

