



Doc#: 1014629005 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/26/2010 10:02 AM Pg: 1 of 3

This document was prepared by:
FIRST SECURITY TRUST AND SAVINGS BANK
7315 W GRAND AVENUE
ELMWOOD PARK, IL 60707

When recorded return to:
FIRST SECURITY TRUST AND SAVINGS BANK
7315 W GRAND AVENUE
ELMWOOD PARK, IL 60707

State of Illinois

Space Above This Line For Recording Data

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 05-15-2010
The parties and their addresses are:

MORTGAGOR:

LOUIS NERVOSO, A WIDOWER
2535 N. 73RD AVE.
ELMWOOD PARK, IL 60707

LENDER:

FIRST SECURITY TRUST AND SAVINGS BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF ILLINOIS
7315 W GRAND AVENUE
ELMWOOD PARK, IL 60707

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 08-04-2006 and recorded on 09-12-2006. The Security Instrument was recorded in the records of COOK County, Illinois at RECORDER OF DEEDS OFFICE AS DOCUMENT #0625555118

The property is located in COOK County at 2535 N. 73RD AVE., ELMWOOD PARK, IL 60707

Described as:

LOT 4 (EXCEPT THE NORTH 1/ FEET 5 INCHES THEREOF) AND ALL OF LOT 5 IN BLOCK 45 IN SCHUMACHER AND GNAEDINGER'S ADDITION TO CHICAGO OF THAT PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF GRAND AVENUE (EXCEPT THE 2 ACRES DESCRIBED AS FOLLOWS: COMMENCIING AT THE NORTHEAST CORNER OF SAID SOUTHEAST QUARTER OF SECTION 25, THENCE WEST 20 RODS, THENCE SOUTH 16 RODS, THENCE EAST 20 RODS, THENCE NORTH 16 RODS, TO THE PLACE OF BEGINNING), IN COOK COUNTY, ILLINOIS. P.I.N. #: 12-25-422-012

MMOD-IL 10/15/2008
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MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

THE INTEREST RATE IS BEING REDUCED TO 5.75%. THE LOAN BALANCE IS BEING AMORTIZED OVER TWO HUNDRED FORTY (240) MONTHS, WITH A BALLOON PAYMENT DUE ON 05-15-2020.

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ _____ which is a \$ _____ increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

MORTGAGOR:

 5-15-10
(Signature) (Date)
LOUIS NERVOSO

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

LENDER:

FIRST SECURITY TRUST AND SAVINGS BANK

By  _____
DREW A DAMMEIER, EXECUTIVE VICE PRESIDENT & CASHIER

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ACKNOWLEDGMENT:

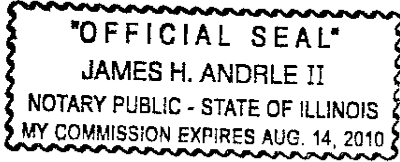
STATE OF ILLINOIS, COUNTY OF COOK) ss.

(Individual) This instrument was acknowledged before me this 15TH day of MAY, 2010
by LOUIS NERVOSO, A WIDOWER

My commission expires: AUGUST 14, 2010

(Seal)

James H. Andrie II
(Notary Public)



ACKNOWLEDGMENT:

STATE OF ILLINOIS, COUNTY OF _____) ss.

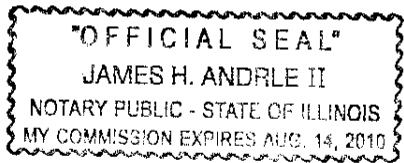
(Lender) This instrument was acknowledged before me this 15TH day of MAY, 2010
by DREW A DAMMEIER, EXECUTIVE VICE PRESIDENT & CASHIER (Titles)
of FIRST SECURITY TRUST AND SAVINGS BANK (Name of Business or Entity)

a(n) _____ on behalf of the business or entity.

My commission expires: AUGUST 14, 2010

(Seal)

James H. Andrie II
(Notary Public)



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