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RECORDATION REQUESTED BY:
Park Federal Savings Bank
55th Street Office
2740 West 55th Street
Chicago, IL 60632

Doc#: 1021639060 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/04/2010 02:54 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Park Federal Savings Bank
55th Street Office
2740 West 55th Street
Chicago, IL 60632

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Nitza Perez, Loan Administrator
Park Federal Savings Bank
2740 W. 55th Street
Chicago, IL 60629

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 7, 2010, is made and executed between Jorge Ruiz Jr. , having never been married, whose address is 3920 W. 64th Place, Chicago, IL 60629 and Maria T. Ruiz, divorced and not since remarried, whose address is 3920 W. 64th Place, Chicago, IL 60629 (referred to below as "Grantor") and Park Federal Savings Bank, whose address is 2740 West 55th Street, Chicago, IL 60632 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 14, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 18, 2008 in the Cook County Recorder's Office as Document Number 0810905141. .

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

LOT 18 IN BLOCK 2 IN MCINTOSH BROTHERS SPRINGFIELD AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTH 3/4 OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE NORTHWEST 1/4 OF SECTION 23, 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 3920 W. 64th Place, Chicago, IL 60629. The Real Property tax identification number is 19-23-108-033-0000.

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

To amend principal and interest payments from Nine Hundred Twenty Four Dollars and 46/100 Cents (\$924.46) per month to Five Hundred Sixty Seven Dollars and 96/100 Cents (\$567.96) per month beginning July 1, 2010. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Two Thousand Eight Hundred Fifty Three Dollars and 62/100 Cents (\$102,853.62). The term changes to 360 months to maturity. The maturity date changes to June 1, 2040 . 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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303186043

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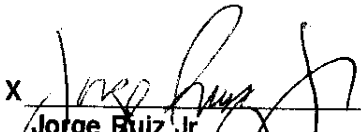
original Note and Mortgage remain the same.

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.

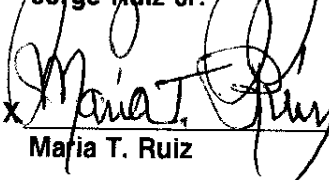
RELEASE DEED RECORDING FEE. Upon loan payoff, a fee to record the Release Deed Document will be included in the final amount due. The amount collected will correspond with the amount charged by the applicable County Recorder's Office at the time of payoff.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JULY 7, 2010.

GRANTOR:

X 

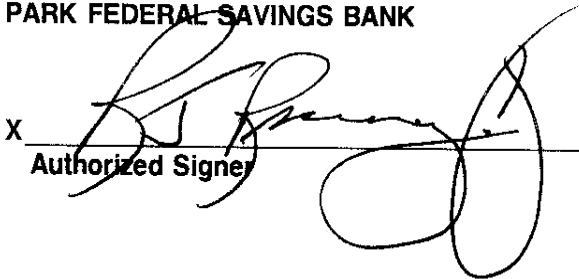
Jorge Ruiz Jr.

X 

Maria T. Ruiz

LENDER:

PARK FEDERAL SAVINGS BANK

X 

Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0303186043

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

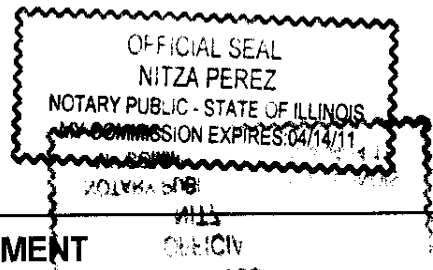
On this day before me, the undersigned Notary Public, personally appeared **Jorge Ruiz Jr.**, having never been married, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7th day of July, 20 10

By [Signature] Residing at Chicago

Notary Public in and for the State of IL

My commission expires 04-14-11



INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

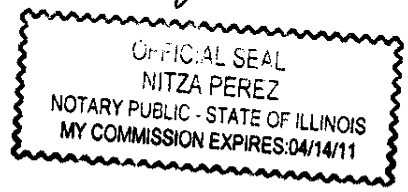
On this day before me, the undersigned Notary Public, personally appeared **Maria T. Ruiz**, divorced and not since remarried, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary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

Given under my hand and official seal this 7th day of July, 20 10

By [Signature] Residing at Chicago

Notary Public in and for the State of IL

My commission expires 04-14-11



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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF COOK)

On this 7~~th~~ day of July, 2010, before me, the undersigned Notary Public, personally appeared Richard J. Lemjess and known to me to be the 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 Nitza Perez Residing at Chicago
Notary Public in and for the State of Illinois

My commission expires 4-14-11

