

# UNOFFICIAL COPY

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



Doc#: 1101034026 Fee: \$44.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/10/2011 09:49 AM 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 60632



## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 23, 2010, is made and executed between Andrea C. Diaz, married to Noe Diaz, whose address is 4301 W. 79th Place, Chicago, IL 60652 and Apolonio Sanchez, married to Luz M. Sanchez, whose address is 5005 S. California Ave, Chicago, IL 60632 (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 August 24, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded October 3, 2007 in the Cook County Recorder's Office as Document Number 0727642073.

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

LOT 224 IN CREST LINE HIGHLANDS SUBDIVISION OF PART OF THE NORTHEAST QUARTER AND PART OF THE NORTHWEST QUARTER OF SECTION 34, 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 4301 W. 79th Place, Chicago, IL 60652. The Real Property tax identification number is 19-34-203-003-0000.

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

To amend interest rate from Six and Three Quarters (6.750%) Percent per annum to Four and Seven Eighths (4.875%) Percent per annum. To amend Principal and Interest payments from One Thousand Two Hundred Six Dollars and 39/100 Cents (\$1206.39) per month to Nine Hundred Forty Seven Dollars and 42/100 Cents (\$947.42) per month beginning January 1, 2011. Your term will change to 360 months to maturity. The remaining principal balance and interest will be due and payable December 1, 2040. 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

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303185680

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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 DECEMBER 23, 2010.**

GRANTOR:

X Andrea C. Diaz  
Andrea C. Diaz

X Apolonio Sanchez  
Apolonio Sanchez

LENDER:

PARK FEDERAL SAVINGS BANK

X Paul J. Hopy  
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0303185680

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF FL )  
 ) SS  
 COUNTY OF Cook )

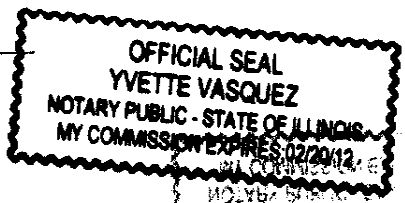
On this day before me, the undersigned Notary Public, personally appeared **Andrea C. Diaz, married to Noe Diaz**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 23<sup>rd</sup> day of December, 20 10

By Yvette Vasquez Residing at Chicago

Notary Public in and for the State of FL

My commission expires 2/20/12



### INDIVIDUAL ACKNOWLEDGMENT

STATE OF FL )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Apolonic Sanchez, married to Luz M. Sanchez**, 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 23<sup>rd</sup> day of December, 20 10

By Yvette Vasquez Residing at Chicago

Notary Public in and for the State of IL

My commission expires 2/20/12



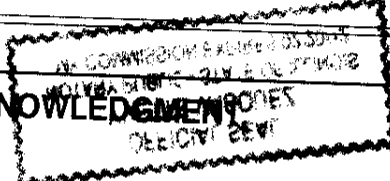
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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303185680

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### LENDER ACKNOWLEDGMENT



STATE OF Illinois )

COUNTY OF COOK ) SS

On this 23rd day of December, 2010, before me, the undersigned Notary Public, personally appeared Paul J. Lopez 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 [Signature] Residing at Chicago  
Notary Public in and for the State of COOK

My commission expires 4-14-11

