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

Doc#: 1103139151 Fee: \$42.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/31/2011 02:33 PM Pg: 1 of 3

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 January 14, 2011, is made and executed between Jesus Camargo, married to Otilia Camargo, whose address is 3120 S. 55th Ave, Cicero, IL 60804 (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 25, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded September 15, 2005 in the Cook County Recorder's Office as Document Number 0525802085.

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

LOT 74 IN COLUMBUS PARK SUBDIVISION OF BLOCK 4 OF T. F. BALDWIN'S SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED ON MAY 19, 1925, AS DOCUMENT NO. 8916225, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3120 S. 55th Avenue, Cicero, IL 60804. The Real Property tax identification number is 16-33-101-029-0000.

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 0525802085 dated the 15th day of September, 2005 for an original sum of Two Hundred Nine Thousand Dollars and 00/100 Cents (\$209,000.00) 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 Five Hundred Dollars and 00/100 Cents (\$500.00) to be charged to loan account known as Loan Number

SEARCHED  
INDEXED  
SERIALIZED  
FILED  
NO  
YES  
NO  
3  
YES

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Loan No: 0303184139

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0303184139 upon the books of said Institution. It is agreed that the total unpaid balance of said indebtedness at this date is One Hundred Ninety Two Thousand Seven Hundred Eighty Three Dollars and 16/100 Cents (\$192,783.16) and that the total unpaid balance, including this additional advance, will be One Hundred Ninety Three Thousand Two Hundred Eighty Three Dollars and 16/100 Cents (\$193,283.16) and that principal and interest payments will be continued at Nine Hundred Sixteen Dollars and 06/100 Cents (\$916.06) beginning February 1, 2011. Future interest upon said entire indebtedness shall be as follows: Four and Seven Eighths Percent (4.875%) per annum beginning January 1, 2011. Your term will change to 480 months to maturity. The maturity date remains the same. 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.

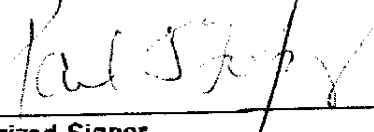
**RELEASE DEED RECORDING FEE.** Upon loan payoff, a fee to record the Release Deed Document will be included in the final amount due. The amount collected will correspond with the amount charged by the applicable County Recorder's Office at the time of payoff.

**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 14, 2011.**

**GRANTOR:**

X   
Jesus Camargo

**LENDER:****PARK FEDERAL SAVINGS BANK**

X   
Authorized Signer

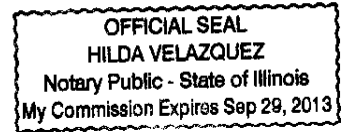
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## MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0303184139

### INDIVIDUAL ACKNOWLEDGMENT



STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Jesus Camargo**, 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 14<sup>th</sup> day of January, 2011

By Hilda V Residing at Cook

Notary Public in and for the State of Illinois

My commission expires 09/29/2013

### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this 14<sup>th</sup> day of January, 2011 before me, the undersigned Notary Public, personally appeared Park 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 IL

My commission expires 4-14-11

