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Doc#: 1115919080 Fee: \$42.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 06/08/2011 01:40 PM Pg: 1 of 3

Prepared By: Tracey McMoran, P.O. Box 4178, Rock Island, IL 61201 309-794-1900

Return To:
AMERICAN BANK & TRUST CO. N.A. Servicer Loan Number: 183005782
1600 4th Ave.
Rock Island, IL 61201
(309)-794-1900

LOAN MODIFICATION/EXTENSION AGREEMENT

This Loan Modification Agreement, is effective JANUARY 1, 2011 between ALICIA A MORALES, A SINGLE WOMAN ("Borrower") and American Bank and Trust Company, N.A. ("Lender") amends and supplements (1) the Note made by the Borrower, dated MARCH 5TH, 2009 in the original principal sum of U.S. \$157,582.00 and (2) the Mortgage, recorded on MARCH 16TH, 2009 as Document Number 0907540006, P.I.N. 13-25-229-019 in COOK COUNTY, ILLINOIS. The Note bearing the same date as, and secured by the Security Instrument as the "Property", located, 2428 W DIVERSEY AVE, CHICAGO, ILLINIOS 60647 the real property being described as follows:

THE WEST 26 FEET OF LOT 29 IN BLOCK 2 IN CARTER'S ADDITION TO MAPLEWOOD, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

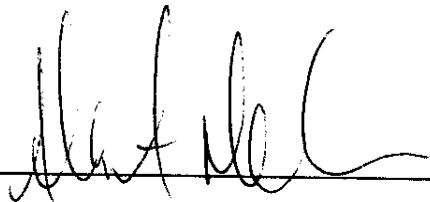
The Borrower has requested the Lender modify the terms of the Note and Security Instrument, and the Lender has agreed pursuant to the terms and conditions herein. In consideration of the agreements herein, and other good and valuable consideration, the Borrower Lender hereby agrees to modify the terms of the Note and Security Instrument as follows:

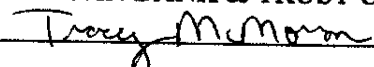
S Y
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INT Y

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1. The Borrower (s) is/are AN OWNER OCCUPANT.
2. As of **JANUARY 1, 2011** payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U. S. **\$154,955.59**
3. The Borrower(s) promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.50%** beginning **JANUARY 1, 2011**. The borrower(s) promises to make monthly payments of **principal and interest of U.S \$ 1100.82** beginning on **1st day of FEBRUARY, 2011** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2011** the Borrower(s) still owes amounts due under the Note and Security instrument as amended by this Modification, the Borrower(s) will pay these amounts in full on the Maturity Date. The Borrower(s) will make such payments at: **American Bank & Trust Company N.A. , P.O. Box 4178, Rock Island, IL 61204-4178**
4. Borrower(s) will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification

(To be signed by all Borrowers, Endorsers, Guarantors, Sureties, and other parties signing the Note.)

5/6/11 
 Date ALICIA A MORALES Borrower

AMERICAN BANK & TRUST CO.
 by  (SEAL)

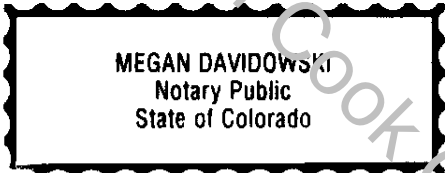
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STATE OF Colorado, Arapahoe COUNTY SS:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that ALICIA A MORALES personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 6th day of May, 2011,
Megan Davidowski

NOTARY



My Commission Expires
March 4, 2015

County of Cook County Clerk's Office