

# UNOFFICIAL COPY



Doc#: 1122339056 Fee: \$42.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/11/2011 10:49 AM Pg: 1 of 3

**RECORDATION REQUESTED BY:**

Park Federal Savings Bank  
55th Street Office  
2740 West 55th Street  
Chicago, IL 60632

**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:**

Mary March, Loan Administrator  
Park Federal Savings Bank  
2740 West 55th Street  
Chicago, IL 60632

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 28, 2011, is made and executed between Nicholas G. Dolgust and Joanne M. Dolgust, husband and wife, whose address is 5825 South California Avenue, 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 July 18, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded August 28, 2006 in the Cook County Recorder's Office as Document Number 0624043283. This mortgage was subsequently modified January 23, 2009 and recorded as Document Number 0904234032 in the Cook County Recorder's Office.

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

LOT 1 IN CLAUD E. ANDERSONS RESUBDIVISION OF LOT 43 IN CHICAGO TITLE AND TRUST COMPANY SUBDIVISION OF THE EAST 1/2 OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 13, 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 5825 South California Avenue, Chicago, IL 60629. The Real Property tax identification number is 19-13-220-009-0000.

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

To amend interest only payments back to principal and interest payments in the amount of Five Hundred Eighty Eight Dollars and 69/100 Cents (\$588.69) per month beginning August 1, 2011. The interest rate remains at Six and One Half (6.500%) Percent. It is agreed that the unpaid principal balance of said indebtedness as of this date is One Hundred Thousand Five Hundred Fifty Two Dollars and 08/100 Cents (\$100,552.08). The term changes to 480 months to maturity. The maturity date changes to July 1, 2051. All other terms and conditions of the original Note and Mortgage remain the same.

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(Continued)**

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Loan No: 0303185094

**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 28, 2011.**

GRANTOR:

X Nicholas G. Dolgust  
Nicholas G. Dolgust

X Joanne M. Dolgust  
Joanne M. Dolgust

LENDER:

PARK FEDERAL SAVINGS BANK

X [Signature]  
Authorized Signer

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303185094

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

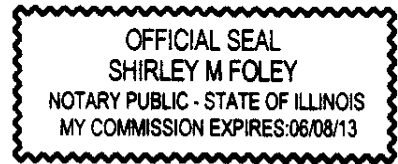
On this day before me, the undersigned Notary Public, personally appeared **Nicholas G. Dolgust and Joanne M. Dolgust, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of July, 2011.

By Shirley M Foley Residing at Oak Lawn

Notary Public in and for the State of Illinois

My commission expires 6-8-13



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 28th day of July, 2011 before me, the undersigned Notary Public, personally appeared David Kefias and known to me to be the CEO, 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 Shirley M Foley Residing at Oak Lawn

Notary Public in and for the State of Illinois

My commission expires 6-8-13

