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RECORDATION REQUESTED BY:

Metrobank, formerly known as
Citizens Community Bank of
Illinois
Branch
1110 W. 35th Street
Chicago, IL 60609



Doc#: 1131918007 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/15/2011 10:35 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Metrobank
3322 S. Oak Park Avenue
Berwyn, IL 60402

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Central Loan Documentation
C/O North Community Bank
2701 Algonquin Rd.
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 11, 2011 is made and executed between Pedro Heredia, whose address is 3838 S. Kedzie Ave., Chicago, IL 60632 (referred to below as "Grantor") and Metrobank, formerly known as Citizens Community Bank of Illinois, whose address is 1110 W. 35th Street, Chicago, IL 60609 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 11, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 17, 2005 as document No. 0507649208 in the Cook County Recorder of Deeds office and as modified from time to time.

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

LOT 3 IN BLOCK 2 IN SMITH'S SUBDIVISION OF BLOCK 10 IN JAMES H. REES SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 36, AND THAT PART LYING SOUTH OF THE ILLINOIS AND MICHIGAN CANAL OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3838 S. Kedzie Ave., Chicago, IL 60632. The Real Property tax identification number is 16-35-414-039-0000.

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

Correction of Legal Description.

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

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MODIFICATION OF MORTGAGE (Continued)

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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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 11, 2011.

GRANTOR:

X 
Pedro Heredia

LENDER:

METROBANK, FORMERLY KNOWN AS CITIZENS COMMUNITY BANK OF ILLINOIS

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

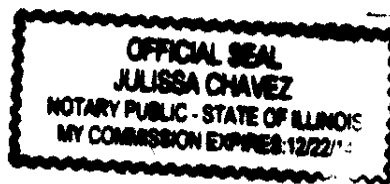
On this day before me, the undersigned Notary Public, personally appeared Pedro Heredia, to me known to be the Individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 7 day of September, 2011.

By Julissa Chavez Residing at 3838 S. Kedzie

Notary Public in and for the State of Ill

My commission expires 12/22/14



Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 10th day of October, 2011 before me, the undersigned Notary Public, personally appeared JESSE JIMENEZ and known to me to be the ASST. VICE PRESIDENT authorized agent for **Metrobank, formerly known as Citizens Community Bank of Illinois** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Metrobank, formerly known as Citizens Community Bank of Illinois**, duly authorized by **Metrobank, formerly known as Citizens Community Bank of Illinois** 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 **Metrobank, formerly known as Citizens Community Bank of Illinois**.

By Cassandra A Schuppe Residing at BEKWIN

Notary Public in and for the State of ILLINOIS

My commission expires 10/26/14

