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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



Doc#: 1132616003 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds
Date: 11/22/2011 09:30 AM Pg: 1 of 3

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 November 10, 2011, is made and executed between Elias Astorga and Bolivia Astorga, husband and wife, whose address is 3746 South Lombard Avenue, Berwyn, IL 60402 (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 June 1, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 8, 2004 in the Cook County Recorder's Office as Document Number 0416041250. This mortgage was subsequently modified May 24, 2010 and recorded as Document Number 1017531016 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 4 IN HARVEY AVENUE SECOND ADDITION TO BERWYN, A RESUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS V

The Real Property or its address is commonly known as 3746 South Lombard Avenue, Berwyn, IL 60402. The Real Property tax identification number is 16–32–319–040–0000.

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

Interest rate remains at Five and Three Eighths (5.375%) Percent per annum. To amend principal and interest payments from One Thousand Thirty Five Dollars and 67/100 Cents (\$1035.67) per month to Nine Hundred Nineteen Dollars and 52/100 Cents (\$919.52) per month beginning November 1, 2011. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Eighty One Thousand Two Hundred Sixty Dollars and 08/100 Cents (\$181,260.08). The term changes to 480 months to maturity. The maturity date changes to October 1, 2051. 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

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#### MODIFICATION OF MORTGAGE (Continued)

Loan No: 0303173405

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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 Consent by Lender to this Modification does not waive Lender's right to require strict respective terms. 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 F.E. 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 invitime of payoff.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO TS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED County Clark's Office **NOVEMBER 10, 2011.** 

**GRANTOR:** 

LENDER:

PARK FEDERAL SAVINGS BANK

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## MODIFICATION OF MORTGAGE (Continued)

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IN	IDIVIDUAL ACKNOWLEDGME	NT
STATE OF Illistois	) ) SS	OFFICIAL SEAL HILDA VELAZQUEZ Notary Public - State of Illinois My Commission Expires Sep 29, 2013
COUNTY OF COUL	) 00	
On this day before me, the undersigned husband and wife, to me known to Mortgage, and acknowledged that the	be the individuals described in an aney signed the Modification as their bined.  I this day of Residing at	red Elias Astorga and Bolivia Astorga, and who executed the Modification of free and voluntary act and deed, for Movember, 20 // .  Chicag D
STATE OF	LENDER ACKNOWLEDGMENT	
COUNTY OFCOOK	) ss (	75
and acknowledged said instrument t duly authorized by Park Federal Sav	K Federal Savings Bank that executed to be the free and voluntary act and rings Bank through its board of direct to be bath of that he or she is authorized on behalf of Park Federal Savings Ba	
Notary Public in and for the State of	Allinois	······································
My commission expires	2-5-14	OFFICIAL SEAL MARY E MARCH NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES12/05/14