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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#: 1133639143 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 12/02/2011 02:55 PM Pg: 1 of 3

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Mary March, Loan Adminsityator Park Federal Savings Bank 2740 West 55th Street Chicago, IL 60632

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 18, 2011, is made and executed between Celso Sosa, married to Ernestina Gallardo, whose address is 3736 West 70th Street, Chicago, IL 60629 (referred to below as "Grantor") and Park Federal Savings Bank, whose address is 2740 West 55th Street, Chicago, IL

MORTGAGE. Lender and Grantor have entered into a Mortgage dated April 6, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded May 1, 2009 in the Cook County Recorder's Office as Document Number 0912105081.√.

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

LOT 28 AND THE WEST 15 FEET OF LOT 29 IN BLOCK 7 IN W.D. MURDOCK'S MARQUETTE PARK ADDITION, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE EAST 50 FEET

The Real Property or its address is commonly known as 3736 West 70th Street, Chicago, IL 60629. The Real Property tax identification number is 19–23–322–045–0000. ✓

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

Interest rate remains at Five and One Half (5.500%) Percent per annum. To amend principal and interest payments from Eight Hundred Seventeen Dollars and 62/100 Cents (\$817.62) per month to Seven Hundred Twenty Dollars and 46/100 Cents (\$720.46) per month beginning August 1, 2011. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Thirty Nine Thousand Six Hundred Eighty Five Dollars and 67/100 Cents (\$139,685.67). The term changes to 480 months to maturity. The maturity date changes to July 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 prior to the end of the one year term. All other terms and conditions of the original Note and

(Continued) MODIFICATION OF MORTGAGE

Loan No: 0303187074

bage 2

Mortgage remain the same.

not be released by it. This waiver applies not only to any initial extension or modification, but also to all such Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will persons signing below acknowledge that this Modification is given conditionally, based on the representation to this Modification. If any person who signed the original Mortgage does not sign this Modification, then all Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing Consent by Lender to this Modification does not waive Lender's right to require strict unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

included in the final ar ount due. The amount collected will correspond with the amount charged by the RELEASE DEED ALCORDING FEE. Upon loan payoff, a fee to record the Release Deed Document will be

TOO COOP COUNTY MORTGAGE AND GRANTOR ACREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF

:ЯОТИАЯЭ

Celso Sosa

LENDER:

PARK FEBERAL SAVINGS BANK

Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 0303187074 (Continued) Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF Illinois OFFICIAL SEAL) HILDA VELAZQUEZ Notary Public - State of Illinois) SS My Commission Expires Sep 29, 2013 COUNTY OF COOK On this day before rie, the undersigned Notary Public, personally appeared Celso Sosa, married to Ernestina Gallardo, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he coshe signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned. My commission expires $\mathcal{C}_{\mathcal{I}}$ LENDER ACKNOWLEDGMENT COUNTY OF Cook) SS On this ______ day of ______ November, ______ 201/_ before me, the undersigned Notary Public, personally appeared _______ DAVID A REMIJAS ____ and known to me to be the EXEC. 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 Mary E March Residing at Chicag

Notary Public in and for the State of Illinois My commission expires 12-5-14 OFFICIAL SEAL MARY E MARCH NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES12/05/14