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RECORDATION REQUESTED BY:

**COVENANT BANK
1111 SOUTH HOMAN
AVENUE
CHICAGO, IL 60624**



Doc#: 1209429073 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/03/2012 12:31 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

**COVENANT BANK
1111 SOUTH HOMAN
AVENUE
CHICAGO, IL 60624**

SEND TAX NOTICES TO:

**COVENANT BANK
1111 SOUTH HOMAN
AVENUE
CHICAGO, IL 60624**

[Space Above This Line For Recording Data]

This Modification of Mortgage prepared by:

Accor Redy

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 3, 2011, is made and executed between Willie B Carter, whose address is 1855 E. 93rd Street, Chicago, IL 60617 (referred to below as "Grantor") and COVENANT BANK, whose address is 1111 SOUTH HOMAN AVENUE, CHICAGO, IL 60624 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 28, 2009 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recording date September 4, 2009 recorded as number 0924744046.

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

LOT 14 IN BLOCK 4 IN GOLF PARK, BEING A SUBDIVISION IN THE SOUTHWEST QUARTER OF SECTION 7, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE INDIAN BOUNDARY LINE AND IN THE SOUTHEAST QUARTER OF SECTION 12, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, SOUTH OF THE INDIAN BOUNDARY LINE, ALL IN COOK COUNTY, ILLINOIS.

P.I.N. 28-12-409-014-0000. Commonly known as 14719 MAPLEWOOD AVENUE, HARVEY, IL 60426.

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

Increase principal amount from \$27,756.00 to \$33,000.00.

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

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(Continued)**

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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.

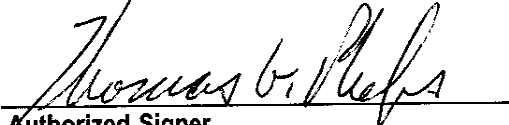
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 3, 2011.

GRANTOR:

X 
Willie B Carter

LENDER:

COVENANT BANK

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 **Willie B Carter**, 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 4th day of May, 2011.

By Shana Henderson Residing at _____

Notary Public in and for the State of Illinois

My commission expires 02-25-2012



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 4th day of May, 2011 before me, the undersigned Notary Public, personally appeared Thomas A Phelps and known to me to be the Credit Admin, authorized agent for **COVENANT BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **COVENANT BANK**, duly authorized by **COVENANT 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 **COVENANT BANK**.

By Shana Henderson Residing at _____

Notary Public in and for the State of Illinois

My commission expires 02-25-2012



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 3002877

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