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RECORDATION REQUESTED BY:

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

Doc#: 1316939020 Fee: \$46.25
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/18/2013 10:28 AM Pg: 1 of 4

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 May 24, 2013, is made and executed between Jorge Ruiz Jr., having never been married, whose address is 3920 West 64th Place, Chicago, IL 60629 and Maria T. Ruiz, divorced and not since remarried, whose address is 3920 West 64th Place, 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 March 14, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 18, 2008 in the Cook County Recorder's Office as Document Number 0810905141. This mortgage was subsequently modified July 7, 2010 and May 9, 2012 and recorded as Document Number (s) 1021639060 and 1215229033, respectively, 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 18 IN BLOCK 2 IN McINTOSH BROTHERS SPRINGFIELD AVENUE ADDITION TO CHICAGO, A SUBDIVISION OF THE SOUTH 3/4 OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE NORTHWEST 1/4 OF SECTION 23, 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 3920 West 64th Place, Chicago, IL 60629. The Real Property tax identification number is 19-23-108-033-0000.

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

Interest rate remains at Five and One Quarter (5.250%) Percent per annum. Principal and interest payments remain at Five Hundred Sixty Seven Dollars and 96/100 Cents (\$567.96) per month. It is agreed that the unpaid principal balance of said indebtedness at this date is Ninety Eight Thousand Three Hundred Forty Five Dollars and 56/100 Cents (\$98,345.56). The term remains at 325 months to maturity. The maturity date remains at June 1, 2040. This modification shall remain in effect for an additional one year

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MODIFICATION OF MORTGAGE (Continued)

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 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 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 MAY 24, 2013.

GRANTOR:

X _____
Jorge Ruiz Jr.

X _____
Maria T. Ruiz

LENDER:

PARK FEDERAL SAVINGS BANK
X _____
Authorized Signer

Alameda County Clerk's Office

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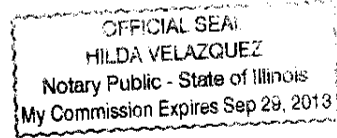
MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Jorge Ruiz Jr., having never been married**, 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 24th day of May, 2013.

By [Signature] Residing at Chicago

Notary Public in and for the State of Illinois

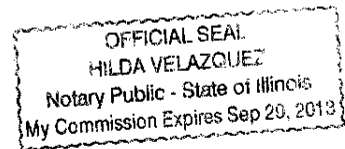
My commission expires 9-29-13

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

) SS

COUNTY OF Cook)



On this day before me, the undersigned Notary Public, personally appeared **Maria T. Ruiz, divorced and not since remarried**, 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 24th day of May, 2013.

By [Signature] Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 9-29-13

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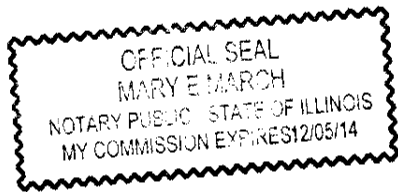
MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 11/14 day of November, 2013 before me, the undersigned Notary Public, personally appeared Maria E. March and known to me to be the Authorized Agent, 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 Maria E. March Residing at Chicago
 Notary Public in and for the State of Illinois
 My commission expires 12/05/14



PROPERTY OF COOK COUNTY CLERK'S OFFICE