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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#: 1415544036 Fee: \$44.25
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/04/2014 11:37 AM Pg: 1 of 3



Property of Cook County Clerk's Office

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 29, 2014, is made and executed between Jose A. Banuelos and Rosalinda Garcia Banuelos, husband and wife, whose address is 5707 South Sacramento Avenue, 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 September 20, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded November 8, 2007 in the Cook County Recorder's Office as Document Number 0731240037.

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

LOT 21 (EXCEPT THE SOUTH 10 FEET THEREOF) AND LOT 22 (EXCEPT THE NORTH 10 FEET THEREOF) IN GORHAM'S SUBDIVISION OF THE NORTH 1/2 OF THE WEST 1/2 OF BLOCK 2 IN MAHNS SUBDIVISION OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 12, 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 5707 South Sacramento Avenue, Chicago, IL 60629

The Real Property tax identification number is 19-13-120-003-0000.

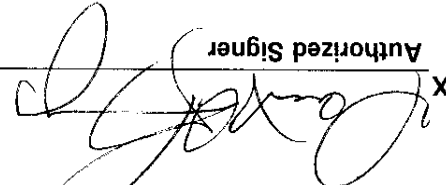
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Interest rate remains at Six and One Half (6.500%) Percent per annum. To amend principal and interest payments from Two Thousand One Hundred Seventy Seven Dollars and 77/100 Cents (\$2,177.77) per month to One Thousand Forty Five Dollars and 00/100 Cents (\$1,045.00) per month beginning June 1, 2014. It is agreed that the unpaid principal balance of said indebtedness at this date is One Hundred Sixty Five Thousand Three Hundred Thirty One Dollars and 00/100 Cents (\$165,331.00). The term changes 360 months to maturity. The maturity date changes to May 1, 2044. This modification shall remain in effect for a one year term. The principal and interest payments then may change and will be determined 60 days prior to the end of the one year term. All other terms and conditions of the original Note and

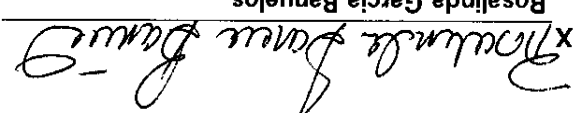
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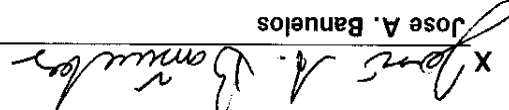
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X
Authorized Signer

PARK FEDERAL SAVINGS BANK

LENDER:

X
Rosalinda Garcia Banaelos


X
Jose A. Banaelos


GRANTOR:

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 29, 2014.

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.

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.

Mortgage remain the same.

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **Jose A. Banuelos and Rosalinda Garcia Banuelos, husband and wife**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 29th day of May, 2014.

By [Signature] Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 9.29.2017

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

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On this 29th day of May, 2014 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 Chicago

Notary Public in and for the State of Illinois

My commission expires 12-5-14

