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RECORDATION REQUESTED BY:

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



Doc#: 1419713038 Fee: \$44.25
RHSP Fee: \$9.00 RPAF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/16/2014 01:11 PM Pg: 1 of 3

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 June 10, 2014, is made and executed between Edna Rose McCoy, divorced and not since remarried, whose address is 205 South Harvey Avenue, Oak Park, IL 60302 (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 November 20, 2003 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 9, 2004 in the Cook County Recorder's Office as Document Number 0400942308. This mortgage was subsequently modified July 31, 2009 and recorded as Document Number 0921931045, 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:

THE WEST 124.64 FEET OF LOT 40 IN WOODLAWN HIGHLANDS, BEING A SUBDIVISION OF THE WEST 10 ACRES OF THE EAST 60 ACRES OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6341 South Drezel Avenue, Chicago, IL 60637. The Real Property tax identification number is 20-23-104-010-0000.

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

Your loan Maturity Date will be amended to the following: The remaining principal balance and interest will be due and payable January 1, 2019. Your interest rate to maturity will remain at Seven and One Half (7.500%) Percent per annum. Principal and interest payments will change to Six Hundred Thirty Dollars and 80/100 Cents (\$630.80) per month beginning June 1, 2014. An Annual Financial Review Provision has been added to Change in Terms Agreement. All other terms and conditions of the original Note and Mortgage remain the same .

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MODIFICATION OF MORTGAGE

(Continued)

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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 JUNE 10, 2014.


GRANTOR:

X 

Edna Rose McCoy

LENDER:

PARK FEDERAL SAVINGS BANK

X 

Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

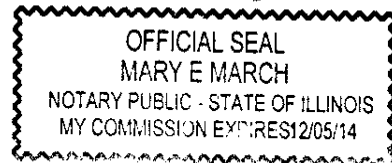
On this day before me, the undersigned Notary Public, personally appeared **Edna Rose McCoy, divorced and not since remarried**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 10th day of June, 2014.

By Mary E March Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12-5-14



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 10th day of June, 2014 before me, the undersigned Notary Public, personally appeared NANLY PERCHATSCH and known to me to be the 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

