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RECORDATION REQUESTED BY:

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



Doc#: 1517422101 Fee: \$44.25
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/23/2015 03:00 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 4, 2015, is made and executed between Beata A. Skorusa, an unmarried person, whose address is 5649 West 63rd Street Unit # 2E, Chicago, IL 60638 (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 December 23, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 6, 2005 in the Cook County Recorder's Office as Document Number 0500633217. This Mortgage was subsequently modified on September 24, 2010 and February 11, 2015 and recorded as Document Numbers 1029544006 and 1510019055, 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 23 AND THE WEST 2 FEET OF LOT 24 IN KELLOGG'S RESUBDIVISION OF BLOCK 3 AND PARTS OF BLOCKS 4 AND 6 IN JOHN F. EBERHART'S SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 14, 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 3909 West 61st Street, Chicago, IL 60629. The Real Property tax identification number is 19-14-320-041-0000.

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

Your loan Maturity Date will be extended to the following: The remaining principal balance and interest will be due and payable in a single balloon payment on May 1, 2020. An Annual Financial Review Provision has been added to the Change in Terms Agreement. All other terms and conditions of the original loan remain the same.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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(Continued)**

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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.

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 4, 2015.

GRANTOR:

x



Beata A. Skorusa

LENDER:

PARK FEDERAL SAVINGS BANK

x



Authorized Signer

Property of Cook 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 **Beata A. Skorusa**, an unmarried person, 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 June, 2015.

By Mary E March Residing at Chicago

Notary Public in and for the State of Illinois

My commission expires 12-8-18



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this 4th day of June, 2015 before me, the undersigned Notary Public, personally appeared NANCY 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 12-8-18

