



1620415031

Doc#: 1620415031 Fee: \$46.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/22/2016 11:07 AM Pg: 1 of 5

Illinois Anti-Predatory  
Lending Database  
Program

Certificate of Exemption

Report Mortgage Fraud  
800-532-8785

The property identified as: PIN: 19-14-202-010-0000

Address:

Street: 3401-03 West 55th Street

Street line 2:

City: Chicago

State: IL

ZIP Code: 60632

Lender: Royal Savings Bank

Borrower: Hans M. Murcia

Loan / Mortgage Amount: \$94,646.14

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 771/0 et seq. because the application was taken by an exempt entity.

Handwritten notes: Yes, 5, N, N, Yes, Yes, Yes

Certificate number: 81488DBF-3000-4A7A-9F76-5E1F972D06F6

Execution date: 6/1/2016

# UNOFFICIAL COPY

**WHEN RECORDED MAIL TO:**

Royal Savings Bank  
Main Office  
9226 S. Commercial Avenue  
Chicago, IL 60617

**SEND TAX NOTICES TO:**

Royal Savings Bank  
Main Office  
9226 S. Commercial Avenue  
Chicago, IL 60617

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Carol A. Romes, Loan Operations  
Royal Savings Bank  
9226 S. Commercial Avenue  
Chicago, IL 60617

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated June 1, 2016, is made and executed between Hans M. Murcia; an unmarried person (referred to below as "Grantor") and Royal Savings Bank, whose address is 9226 S. Commercial Avenue, Chicago, IL 60617 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 13, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 19, 2011 as Document Number 1110947039 in the Office of the Cook County Recorder of Deeds, State of Illinois.

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

LOTS 1 AND 2 IN BLOCK 1 IN NASH'S SUBDIVISION OF THE NORTHEAST 1/4 OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3401-03 West 55th Street, Chicago, IL 60632. The Real Property tax identification number is 19-14-202-010-0000.

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

**Extension of Maturity Date from June 1, 2016 to June 1, 2021 or until paid in full.**

**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

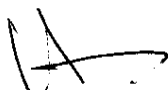
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## MODIFICATION OF MORTGAGE (Continued)

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.

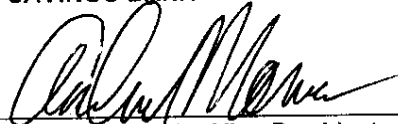
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 1, 2016.**

GRANTOR:

X  \_\_\_\_\_  
Hans M. Murcia

LENDER:

ROYAL SAVINGS BANK

X  \_\_\_\_\_  
Andrew Morua, Senior Vice President

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

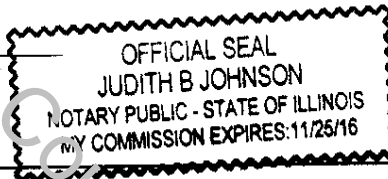
STATE OF IL )  
 ) SS  
 COUNTY OF WILL )

On this day before me, the undersigned Notary Public, personally appeared **Hans M. Murcia, Husband and Wife**, 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 30<sup>TH</sup> day of June, 2016.

By Judith B Johnson Residing at 27226 S State Line Rd  
Orle, IL 60417  
 Notary Public in and for the State of IL

My commission expires 11-25-16



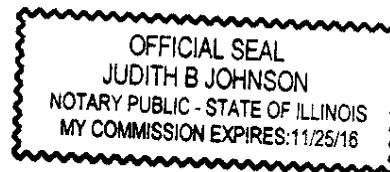
### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF WILL )

On this 30<sup>TH</sup> day of June, 2016 before me, the undersigned Notary Public, personally appeared **Andrew Murcia** and known to me to be the **Senior Vice President**, authorized agent for **Royal Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Royal Savings Bank**, duly authorized by **Royal 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 **Royal Savings Bank**.

By Judith B Johnson Residing at 27226 S State Line Rd  
Orle, IL 60417  
 Notary Public in and for the State of IL

My commission expires 11-25-16




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## MODIFICATION OF MORTGAGE (Continued)

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Property of Cook County Clerk's Office

A large, stylized handwritten signature in black ink is centered on the page. The signature is highly cursive and appears to be a name, possibly "J. H. H.", though it is difficult to decipher due to the fluidity of the strokes. It is written over the diagonal watermark text.