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Karen A. Yarbrough
Cook County Clerk
Date: 08/26/2021 09:10 AM Pg: 1 of 3

File No.: 21ST01352NB

(Grantor) Parkway Bank and Trust Company, an Illinois Banking Corporation, as Trustee, under the provisions of a Trust Agreement dated the 25th day of January 1970, known as Trust Number 1226

and Loan Modification Agreement

(Grantee) Julius D. Penn and Suzette Penn

This page is added to provide adequate space for recording information and microfilming.
Do not remove this page as it is now part of the document.

PREPARE BY AND RETURN THIS DOCUMENT TO:

The Federal Savings Bank
4120 W. Diversey Ave. #C501
Chicago, IL 60639

Chicago Title and Trust Company
1030 West Higgins Road, #200
Park Ridge, IL 60068

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 17 day of July, 2021, between Julius D Penn and Suzette Penn ("Borrower") and The Federal Savings Bank ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") ["Mortgagee"] ["Beneficiary"], amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated May 28, 2021 and (2) the Note in the original principal amount of \$178,500.00, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

1652 N. Normandy Ave., Chicago, IL 60707-3922

(Property Address)

the real property described being set forth as follows:

Lot 278, except the South 15 feet thereof and the South 15 feet of Lot 277, in Galewood, a subdivision in the Southeast Quarter 1/4 of Section 31, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

First Payment Date is changing to July 1st, 2021 with an Amortization Date ending 06/01/2051.


All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

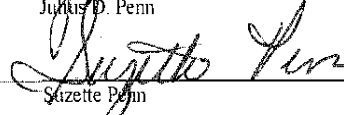
IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

The Federal Savings Bank (Seal)
-Lender

By:


Ngan Nguyen - Assistant Secretary


Julius D. Penn (Seal)
-Borrower


Suzette Penn (Seal)
-Borrower


Mortgage Electronic Registration Systems, Inc.
Ngan Nguyen - Assistant Secretary

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STATE OF Illinois
COUNTY OF COOK

I, Veronica Quinones, a Notary Public of Cook County, State of IL, certify that Shawn L. Brewer, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that he/she voluntarily executed the same for the purposes contained therein in his/her capacity, and that by his/her signature on the instrument executed the foregoing instrument.

Witness my hand and Official Seal, this the 14 day of July 2021.

[Signature]
Notary Public

My Commission Expires: 03/11/2025



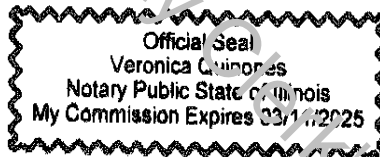
STATE OF Illinois
COUNTY OF COOK

I, Veronica Quinones, a Notary Public of Cook County, State of IL, certify that Noan Aguiar, personally appeared before me this day, and acknowledged that he/she is the Asst Secretary of MERS, a corporation, and that he/she, as the _____ executed the foregoing instrument on behalf of the corporation.

Witness my hand and Official Seal, this the 14 day of July 2021.

[Signature]
Notary Public

My Commission Expires: 03/11/2025



STATE OF Illinois
COUNTY OF COOK