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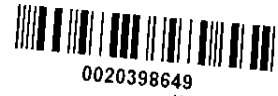
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2985/0187 11 001 Page 1 of 4
2002-04-08 15:11:46
Cook County Recorder 27.50

RECORDATION REQUESTED BY:
FNBW BANK
7757 WEST DEVON AVENUE
CHICAGO, IL 60631

WHEN RECORDED MAIL TO:
FNBW BANK
7757 WEST DEVON AVENUE
CHICAGO, IL 60631

SEND TAX NOTICES TO:
FNBW BANK
7757 WEST DEVON AVENUE
CHICAGO, IL 60631



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: FIRST NATIONS BANK OF WHEATON
7757 W DEVON AVENUE
CHICAGO IL 60631

O'Connor Title
Services, Inc.

2098-055

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MARCH 1, 2002, BETWEEN JOHN PERNA, PIETRO PERNA and SALVATORE PERNA, AS TENANTS IN COMMON, (referred to below as "Grantor"), whose address is 253 DENVER, DES PLAINES, IL 60018; and FNBW BANK (referred to below as "Lender"), whose address is 7757 WEST DEVON AVENUE, CHICAGO, IL 60631.

MORTGAGE. Grantor and Lender have entered into a mortgage dated February 9, 2001 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED IN COOK COUNTY WITH DOC # 001011193 & 0010161194 & 0010160798

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

SEE ATTACHED EXHIBIT "A"

The Real Property or its address is commonly known as 7183 N. BARRY, ROSEMONT, IL 60018. The Real Property tax identification number is 03-32-200-062-0000.

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

EXTENDED MATURITY DATE BY 1 YEAR UNTIL MARCH 1, 2003. INTEREST RATE WAS LOWERED TO 8.25% FROM 9.0%. REPAYMENT REMAINS THE SAME..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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 endorser 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.

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03-01-2002
Loan No 1

MODIFICATION OF MORTGAGE
(Continued)

20398649

Page 2

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X *John Perna*
JOHN PERNA

X *Pietro Perna*
PIETRO PERNA

X *Salvatore Perna*
SALVATORE PERNA

LENDER:

FNBW BANK

By: *[Signature]*
Authorized Officer

Property of Cook County Clerk's Office

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) ss

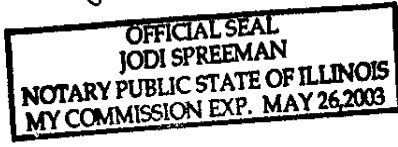
On this day before me, the undersigned Notary Public, personally appeared JOHN PERNA, PIETRO PERNA and SALVATORE PERNA, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of MARCH, 20 02

By [Signature] Residing at Chicago

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

COUNTY OF COOK) ss

On this 1st day of MARCH 20 02, before me, the undersigned Notary Public, personally appeared Jodi Spreeman and known to me to be the LOAN OFFICER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at Chicago

Notary Public in and for the State of IL

My commission expires _____



^{"Exhibit A"}
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20398649

LOT 2 IN O'HARE AREA RESUBDIVISION OF LOTS 1, 2, 3, 4, 33, 34, 35, AND 36, IN O'HARE AREA INDUSTRIAL DEVELOPMENT SUBDIVISION UNIT TWO, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID O'HARE AREA RESUBDIVISION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLIONOIS, ON DECEMBER 1, 1967 AS DOCUMENT NO. 2362304, IN COOK COUNTY, ILLIONIS.

The Real Property or its address is commonly known as 7183 N. BARRY, ROSEMONT, IL 60018. The Real Property tax identification number is 09-32-200-062-0000.

Property of Cook County Clerk's Office