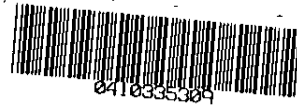


UNOFFICIAL COPY

RECORDATION REQUESTED BY:

FNBW BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509



Doc#: 0410335309
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 04/12/2004 01:23 PM Pg: 1 of 3

WHEN RECORDED MAIL TO:

FNBW BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

FNBW BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 20, 2004, is made and executed between ANDREW LAGO, whose address is 1225 S WESTERN, PARK RIDGE, IL 60068 (referred to below as "Grantor") and FNBW BANK, whose address is 7757 W. DEVON AVENUE, CHICAGO, IL 60631-1509 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 19, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED ON APRIL 1, 1999 WITH RECORDING NUMBER 99316590.

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

LOT 102 IN H. ROY BERRY CO.'S DEVON AVENUE HIGHLANDS, BEING A SUBDIVISION OF LOT 1 IN JOHN BATTCHER ESTATES DIVISION OF NORTH FRACTIONAL 1/2 OF NORTHWEST 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1225 S WESTERN, PARK RIDGE, IL 60068. The Real Property tax identification number is 12-02-101-014

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

EXTEND MATURITY DATE BY FIVE (5) YEARS TO FEBRUARY 20, 2009. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

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

O'Connor Title
Services, Inc.

4103 - 0018

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MODIFICATION OF MORTGAGE

(Continued)

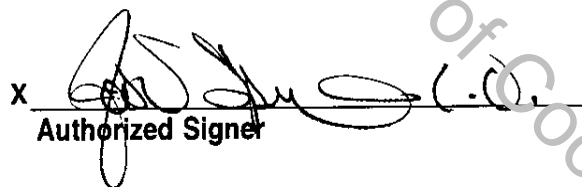
Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification 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 FEBRUARY 20, 2004.

GRANTOR:

X 
ANDREW LAGO

LENDER:

X 
Authorized Signer

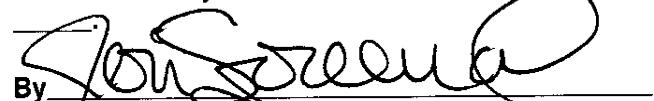
INDIVIDUAL ACKNOWLEDGMENT


STATE OF IL

COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared **ANDREW LAGO**, 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 20 day of Feb, 2004

By 

Residing at 

Notary Public in and for the State of IL

My commission expires 3/6/06



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MODIFICATION OF MORTGAGE

(Continued)

LENDER ACKNOWLEDGMENT

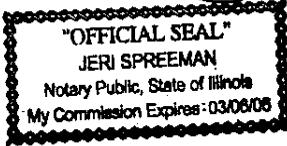
STATE OF IL)
)
 COUNTY OF Cook) SS
)

On this 20 day of Feb, 04 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 3/6/06



County Clerk's Office