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RECORDATION REQUESTED BY:
FIRST NATIONAL BANK
FNB DIXIE HIGHWAY OFFICE
101 DIXIE HIGHWAY
CHICAGO HEIGHTS, IL 60411

WHEN RECORDED MAIL TO:
Attn: Commercial Lending
First National Bank
P.O. Box 125
Olympia Fields, IL 60461



Doc#: 0600447116 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/04/2006 11:27 AM Pg: 1 of 3

SEND TAX NOTICES TO:
James L. Garofalo
2126 Pine Road
Homewood, IL 60430

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
FIRST NATIONAL BANK
101 DIXIE HIGHWAY
CHICAGO HEIGHTS, IL 60411

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2005, is made and executed between James L. Garofalo, a married man (referred to below as "Grantor") and FIRST NATIONAL BANK, whose address is 101 DIXIE HIGHWAY, CHICAGO HEIGHTS, IL 60411 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 15, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on October 21, 2004 in Cook County Recorder of Deeds as document number 0429533144.

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

THE NORTH 117 FEET OF THE EAST 1/2 (EXCEPT THE WEST 100 FEET THEREOF) OF BLOCK 2 IN GEORGE W. JOHNSON'S SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO MAP THEREOF RECORDED MARCH 11, 1908, AS DOCUMENT NO. 4170979 IN BOOK 97, OF PLATS, PAGE 41, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 17730 Howe Avenue, Homewood, IL 60430-1212. The Real Property tax identification number is 29-31-119-016-0000.

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

The maturity date of the mortgage dated October 15, 2004 is hereby extended from October 15, 2005 to December 15, 2005.

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

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MODIFICATION OF MORTGAGE (Continued)


Loan No: 26012805

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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.

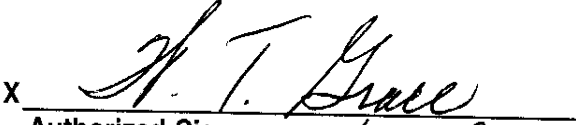
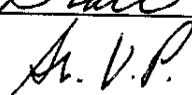
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 15, 2009.

GRANTOR:

X 
James L. Garofalo

LENDER:

FIRST NATIONAL BANK

X 
Authorized Signer 

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 26012805

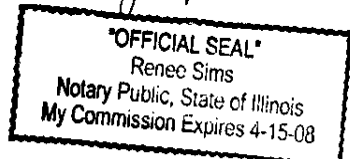
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this day before me, the undersigned Notary Public, personally appeared **James L. Garofalo**, 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 15th day of October, 2005

By Renee Sims Residing at 20900 S. Western
Olympia Fields, IL
60461
 Notary Public in and for the State of Illinois
 My commission expires 4-15-08



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 15th day of October, 2005 before me, the undersigned Notary Public, personally appeared William T. Grace and known to me to be the Senior Vice President, 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 Renee Sims Residing at 20900 S. Western Ave.
Olympia Fields, IL
60461
 Notary Public in and for the State of Illinois
 My commission expires 4-15-08

