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



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Cook County Recorder of Deeds
Date: 03/10/2006 01:19 PM Pg: 1 of 3

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FOR RECORDER'S USE ONLY

21176248

This Modification of Mortgage prepared by:
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 1, 2006, is made and executed between MIRZA M. BAIG A/K/A SAM BAIG, whose address is 2771 MAYFIELD PARK RIDGE, IL 60068 (referred to below as "Grantor") and FIRST NATIONS 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 July 25, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED IN COOK COUNTY ON AUGUST 13, 2002 WITH DOCUMENT NO. 0020886832. 3
TP

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

LOTS 1, 2, 3, 4, 5 AND THE NORTH 12.5 FEET OF LOT 6 IN VOLK BROTHERS 4TH ADDITION TO SCHILLER PARK, A SUBDIVISION IN THE SOUTHWEST FRACTIONAL QUARTER OF THE FRACTIONAL SECTION 15, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THAT PART OF THE SOUTH EAST 1/4 OF SECTION 16 LYING EAST OF THE WISCONSIN CENTRAL RAILROAD RIGHT OF WAY, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4158 N. OLD RIVER ROAD, SCHILLER PARK, IL 60176. The Real Property tax identification number is 12-15-313-007-0000; 12-15-313-008-0000; 12-15-313-009-0000; 12-15-313-024-0000.

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

EXTENDED MATURITY DATE BY 1 YEAR, UNTIL FEBRUARY 1, 2007. LOWERED INTEREST RATE FROM FNBW PRIME PLUS .50% (CURRENTLY 9.65%) FLOATING TO WALL STREET JOURNAL PRIME PLUS 1.50% (CURRENTLY 8.75%) FLOATING. 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

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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 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 1, 2006.

GRANTOR:

X 
 MIRZA M. BAIG A/K/A SAM BAIG

LENDER:**FIRST NATIONS BANK**

X 
 Authorized Signer

Property of Cook County Clerk's Office

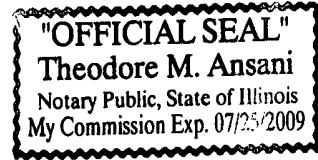
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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)



On this day before me, the undersigned Notary Public, personally appeared **MIRZA M. BAIG A/K/A SAM BAIG**, 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 13th day of February, 2006.

By Theodore M. Ansani Residing at Park Ridge

Notary Public in and for the State of Illinois

My commission expires 7/25/09

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
)
 COUNTY OF DePage) SS
)

On this 13th day of February, 2006 before me, the undersigned Notary Public, personally appeared Ted Ansani 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 Melissa Long Smith Residing at _____

Notary Public in and for the State of _____

My commission expires _____

