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RECORDATION REQUESTED BY:

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



Doc#: 0621254036 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/31/2006 12:29 PM Pg: 1 of 5

WHEN RECORDED MAIL TO:

**FIRST NATIONS 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**

**PRAIRIE TITLE INC.
6821 NORTH AVENUE
OAK PARK, IL 60302**

Accom

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 14, 2006, is made and executed between FIRST NATIONS BANK F/K/A FNBW BANK, not personally but as Trustee on behalf of FIRST NATIONS BANK F/K/A FNBW BANK U/T/A DATED 4-24-96 TRUST #1063, whose address is 7757 WEST DEVON AVE., CHICAGO, IL 60631 (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 14, 2000 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED AUGUST 14, 2000 AS DOCUMENT #00619570 AND 00619571.

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

SEE ATTACHED EXHIBIT "A"

The Real Property or its address is commonly known as 6636 W. HARLEM AVE, CHICAGO, IL AND 6630 N. HARLEM AVE., CHICAGO, AND 6958 W. GUNNISON, HARWOOD HTS, IL 60706. The Real Property tax identification number is 13-07-321-037; 09-36-415-036 And 09-36-415-035.

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

CHANGING THE INTEREST RATE FROM WSJ PRIME FLOATING (CURRENTLY 8.25) TO WSJ PRIME -0.50% FLOATING (CURRENTLY 7.75%) AND EXTENDING THE MATURITY DATE TO JULY 14, 2007. 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

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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 JULY 14, 2006.

GRANTOR:

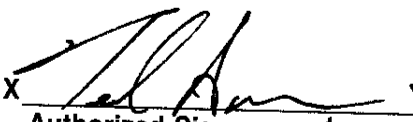
FIRST NATIONS BANK F/K/A FNBW BANK U/T/A DATED 4-24-96 TRUST #1063

FIRST NATIONS BANK F/K/A FNBW BANK, not personally but as Trustee under that certain trust agreement dated 04-24-1996 and known as FIRST NATIONS BANK F/K/A FNBW BANK U/T/A DATED 4-24-96 TRUST #1063. The terms and conditions in this instrument to the contrary notwithstanding this instrument is subject to the provisions of the Trustee's Exculpatory Rider attached hereto and, made a part hereof.

By: 
~~MELISSA SMITH~~ TRUST OFFICER of FIRST NATIONS BANK
F/K/A FNBW BANK

LENDER:

FIRST NATIONS BANK

X 
Authorized Signer *Jean Orantona*

The Trustee in executing this document SPECIFICALLY EXCLUDES all references to any environmental condition of the premises whether under the ILLINOIS ENVIRONMENTAL PROTECTION ACT or otherwise, the beneficiary of this Trust has management and control of the premises and as such, has the authority on its/their own behalf as environmental representative but not as agent for or on behalf of the Trustee

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MODIFICATION OF MORTGAGE (Continued)

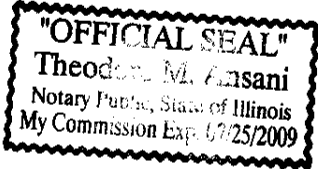
TRUST ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 14th day of July, 2006 before me, the undersigned Notary Public, personally appeared ~~MELISSA SMITH~~, TRUST OFFICER of FIRST NATIONS BANK F/K/A FNBW BANK, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By [Signature] Residing at Park Ridge
 Notary Public in and for the State of Illinois

My commission expires 7/25/09



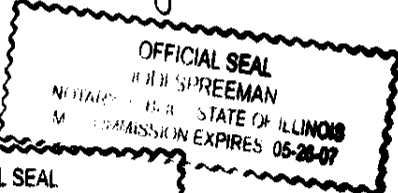
LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
 COUNTY OF Cook) SS
)

On this 14th day of July, 2006 before me, the undersigned Notary Public, personally appeared TEO ANSANI and known to me to be the L.O., 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 Chgo
 Notary Public in and for the State of IL

My commission expires _____



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Rider attached to and made a part of the Mortgage
 This MORTGAGE is executed by the First Nations Bank F/K/A FNBW Bank F/K/A First National Bank of Wheaton not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said First Nations Bank F/K/A FNBW Bank F/K/A First National Bank of Wheaton, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said Note contained shall be construed as creating liability on the said Mortgagor or on said First Nations Bank F/K/A FNBW Bank F/K/A First National Bank of Wheaton personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, or on account of any warranty or indemnification made hereunder, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder, and that so far as the Mortgagor and its successor and said First Nations Bank F/K/A FNBW Bank F/K/A First National Bank of Wheaton personally are concerned, the legal holder or holders of said Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said Note provided or by action to enforce the personal liability of the guarantor, if any.
 First Nations Bank F/K/A FNBW Bank F/K/A First National Bank of Wheaton, not personally but as Trustee under Trust No. 1063

First Nations Bank F/K/A FNBW BANK F/K/A First National Bank of Wheaton
 As Trustee Under Trust Agreement

Dated _____ and Known _____

As Trust Number 1063

By: [Signature] A.T.O.

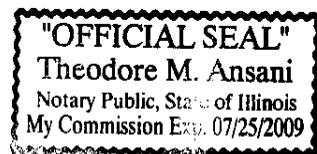
Dated: 7/14/06

State Of Illinois)
 County Of Cook) ss.

I, the undersigned, a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY, THAT Jodi Sreeman, Asst. Trust Officer personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act.

Given under my hand and Notarial Seal this 14th day of July, 2006.

[Signature]
 Notary Public



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EXHIBIT A

LEGAL DESCRIPTION

County: COOK

Address of Property: 6630 N HARLEM, CHICAGO, IL

THE S 1/2 OF LOT 9 IN MUNDAY'S ADDITION TO CHICAGO, A SUBDIVISION OF LOTS 1 AND THE NORTHEASTERLY 33 FT. OF LOTS 2 TO 6 IN THE SUBDIVISION OF THAT PART OF THE E 1/2 OF THE SE 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING N OF THE RAILROAD, ALSO PART OF BLOCK 26 IN EDISON PARK IN THE TOWN OF MAIN, IN COOK COUNTY, ILLINOIS.

LEGAL DESCRIPTION

County: COOK

Address of Property: 6636 N HARLEM, CHICAGO, IL

LOT 9 (EXCEPT THE S 1/2 THEREOF) IN MUNDAY'S ADDITION TO CHICAGO OF LOTS 1 AND AND THE NORTHEASTERLY 33 FT. OF LOTS 2 TO 6 IN THE SUBDIVISION OF THAT PART OF THE E 1/2 OF THE SE 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING N OF THE RAILROAD, ALSO THAT PART OF BLOCK 26 IN EDISON PARK IN TOWN OF MAIN, IN COOK COUNTY, ILLINOIS.

LEGAL DESCRIPTION

County: COOK

Address of Property: 6958 W GUNNISON, HARWOOD HEIGHTS, IL 60706

LOT 15 & THE W 5 FEET OF LOT 14 IN BLOCK 12 IN W. F. KAISER'S & CO.'S RIDGEMOORE TERRACE, A SUBDIVISION OF THE S 1/2 OF THE S 1/2 OF S 1/2 OF SE 1/4 & S 1/2 OF S 1/2 OF THE SE 1/4 OF THE SW 1/4 OF SECTION 7, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.