

Cook

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RECORDATION REQUESTED BY:  
FIRST NATIONS BANK  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

Doc#: 0801154018 Fee: \$34.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/11/2008 09:24 AM Pg: 1 of 6

WHEN RECORDED MAIL TO:  
FIRST NATIONS BANK  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

SEND TAX NOTICES TO:  
FIRST NATIONS BANK  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

FOR RECORDER'S USE ONLY

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

PRAIRIE TITLE  
6821 W. NORTH AVE.  
OAK PARK, IL 60302

*Ansani*

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 1, 2007, 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 F/K/A FIRST NATIONAL BANK OF WHEATON AS TRUSTEE U/T/A DATED AUGUST 6, 1996 AND KNOWN AS TRUST 1086, whose address is 7757 W. DEVON AVENUE, CHICAGO, IL 60631-1509 (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 May 3, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON 11/1/07 IN THE COUNTY OF COOK WITH DOCUMENT NUMBERS 0730554054 AND 0730554055

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

See EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 2312 AND 2314 N HARLEM AVENUE, ELMWOOD PARK, IL. The Real Property tax identification number is 12-36-207-036;12-36-207-037;12-36-207-020.

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

**EXTENDED MATURITY DATE BY FIVE YEARS UNTIL NOVEMBER 1ST, 2012 AND INCREASED THE INTEREST RATE FROM 6.00% FIXED TO 7.250% FIXED. 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

*(Handwritten mark)*

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## MODIFICATION OF MORTGAGE

(Continued)

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.

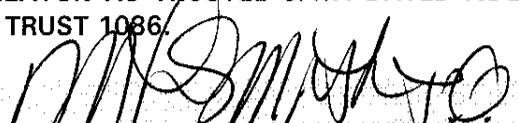
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 1, 2007.**

**GRANTOR:**

**FIRST NATIONS BANK F/K/A FNBW F/K/A FIRST NATIONAL BANK OF WHEATON AS TRUSTEE U/T/A DATED AUGUST 6, 1996 AND KNOWN AS TRUST 1086**

**FIRST NATIONS BANK F/K/A FNBW BANK, not personally but as Trustee under that certain trust agreement dated 08-06-1996 and known as FIRST NATIONS BANK F/K/A FNBW F/K/A FIRST NATIONAL BANK OF WHEATON AS TRUSTEE U/T/A DATED AUGUST 6, 1996 AND KNOWN AS TRUST 1086**

By:



**MELISSA L LONG-SMITH, TRUST OFFICER of FIRST NATIONS BANK F/K/A FNBW BANK**

**LENDER:**

**FIRST NATIONS BANK**



**Authorized Signer** *Loan operations*

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## MODIFICATION OF MORTGAGE (Continued)

### TRUST ACKNOWLEDGMENT

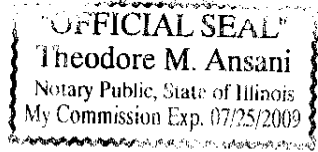
STATE OF Illinois )  
 )  
 ) SS  
 COUNTY OF Cook )

On this 19<sup>th</sup> day of November 2007 before me, the undersigned Notary Public, personally appeared **MELISSA L LONG-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 Theodore M. Ansani Residing at Park Ridge

Notary Public in and for the State of Illinois

My commission expires 7/25/09



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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

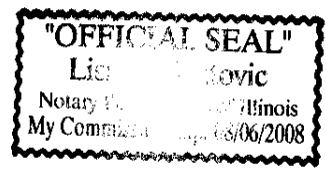
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 1st day of November, 2007 before me, the undersigned Notary Public, personally appeared Ted Anasani and known to me to be the loan operations, 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 Grayslake, IL

Notary Public in and for the State of Illinois

My commission expires 8/06/2008



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## EXHIBIT "A"

### LEGAL DESCRIPTION

LOT TWO (2) (EXCEPT THE NORTH 1.0 FEET THEROF) IN THE RESUBDIVISION OF LOT SIX (6) IN BLOCK ONE (1) IN MARWOOD'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF PARTS OF SECTIONS TWENTY-FIVE (25) AND THIRTY-SIX (36), TOWNSHIP FORTY (40) NORTH, RANGE TWELVE (12), EAST OF THE THIRD PRINCIPAL MERIDIAN, AND ALSO: THE NORTH TWENTY-FIVE (25) FEET OF LOT ONE (1) (EXCEPT THE WEST HALF OF LOT ONE (1) IN HILL CREST, BEING A SUBDIVISION IN THE NORTH HALF OF SECTION THIRTY-SIX (36), TOWNSHIP FORTY (40) NORTH, RANGE TWELVE (12) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX INDEX NUMBERS: 12-36-207-020-0000 AND  
12-36-207-037-0000

COMMONLY KNOWN AS: 2312 N. HARLEM AVENUE, ELMWOOD PARK, ILLINOIS

THE SOUTH 48 FEET OF LOT 1 AND THE NORTH 1 FOOT OF LOT 2 IN THE RESUBDIVISION OF LOT 6 IN BLOCK 1 IN MARWOOD'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF PARTS OF SECTIONS 25 AND 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX INDEX NUMBERS: 12-36-207-036-0000

COMMONLY KNOWN AS: 2314 N. HARLEM AVENUE, ELMWOOD PARK, ILLINOIS