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



Doc#: 0916354022 Fee: \$40.00  
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Cook County Recorder of Deeds  
Date: 06/12/2009 11:12 AM Pg: 1 of 3

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FIRST NATIONS BANK  
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CHICAGO, IL 60631-1509

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

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
SIMONA SANDERS, 11051397-1  
FIRST NATIONS BANK F/K/A FNBW BANK F/K/A FIRST NATIONS BANK OF WHEATON  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

*Accom*  
PRAIRIE TITLE INC.  
687 N. WILSON AVENUE  
CHICAGO, IL 60602

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 1, 2009, is made and executed between LOISANNE M MINKALIS, F/K/A LOISANNE M MCGRATH, WIDOWED AND NOT SINCE REMARRIED, whose address is 7410 W NORTH AVE # 704, ELMWOOD PARK, IL 60707 (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 February 8, 2002 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON FEBRUARY 26, 2002 IN THE COUNTY OF COOK WITH DOCUMENT NUMBER 0020224342.

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

PARCEL 1: UNIT 704 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE REGENCY CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 92549821, IN SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE EXCLUSIVE RIGHT TO THE USE OF LIMITED COMMON ELEMENT KNOWN AS PARKING SPACE 20 AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 92549821.

The Real Property or its address is commonly known as 7410 W NORTH AVE # 704, ELMWOOD PARK, IL 60707. The Real Property tax identification number is 12-36-427-043-1008.

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

EXTENDED MATURITY DATE BY FIVE YEARS UNTIL MAY 1ST, 2014. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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(Continued)**

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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 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 MAY 1, 2009.**

GRANTOR:

x *Loisanne M. Minkalis*  
LOISANNE M MINKALIS F/K/A LOISANNE M MCGRATH

LENDER:

FIRST NATIONS BANK

x *Simon Auden*   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 )  
 COUNTY OF COOK ) SS  
 )

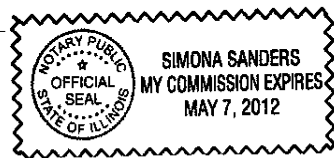
On this day before me, the undersigned Notary Public, personally appeared **LOISANNE M MINKALIS F/K/A LOISANNE M MCGRATH**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of June, 2009.

By Simona Sanders Residing at Chicago

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 COUNTY OF COOK ) SS  
 )

On this 1 day of JUNE, 2009 before me, the undersigned Notary Public, personally appeared SIMONA SANDERS and known to me to be the CRAN OPERATIONS, authorized agent for **FIRST NATIONS BANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **FIRST NATIONS BANK**, duly authorized by **FIRST NATIONS BANK** 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 in fact executed this said instrument on behalf of **FIRST NATIONS BANK**.

By Deborah J. Kura Residing at PARK RIDGE

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_

