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

Doc#: 1033404244 Fee: \$40.00
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Cook County Recorder of Deeds
Date: 11/30/2010 01:47 PM Pg: 1 of 3

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

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FIRST NATIONS BANK
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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
SIMONA SANDERS, 11051776-1
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

Old Republic National Title
Insurance Company

20 S. Clark Street, Ste 2000
Chicago, IL 60603
312-641-7799



11051776-1

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 21, 2010, is made and executed between MARK MANFREDI, whose address is 6846 W. GRAND AVE., CHICAGO, IL 60707-2243 (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 22, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON JULY 28, 2008; IN COOK COUNTY; DOCUMENT NO. 0821001049 AND 0821001050.

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

LOT 18 AND 19 IN BLOCK 8 IN E.E. REED'S MONT CLARE SUBDIVISION OF THE WEST 1/2 OF THE EAST 2/3 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6846-50 W. GRAND AVE., CHICAGO, IL 60707-2243. The Real Property tax identification number is 13-30-329-031-0000.

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

CHANGING THE AMORTIZATION SCHEDULE TO FIFTEEN (15) YEARS STARTING WITH THE NOVEMBER 1, 2010 PAYMENT AND CONTINUING FOR A PERIOD OF ONE (1) YEAR. THE PAYMENTS WILL THEN REVERT BACK TO THE REMAINING SEVEN (7) YEAR AMORIZATION. ALL OTHER TERMS AND CONDITION 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

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MODIFICATION OF MORTGAGE (Continued)

Page 2

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 OCTOBER 21, 2010.

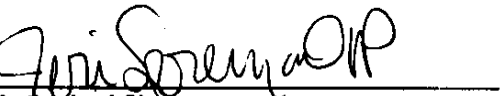
GRANTOR:

x 

MARK MANFREDI

LENDER:

FIRST NATIONS BANK

x 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
)

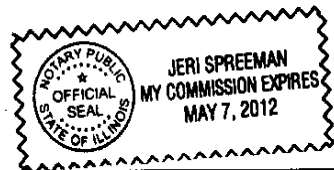
On this day before me the undersigned Notary Public, personally appeared **MARK MANFREDI**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 21 day of Oct, 2010.

By Jeri Spreeman Residing at Chgo

Notary Public in and for the State of IL

My commission expires 5/7/2012



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF Cook) SS
)

On this 21 day of Oct, 2010 before me, the undersigned Notary Public, personally appeared Jeri Spreeman and known to me to be the Jeri Spreeman VP, 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 11/15/2012

