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Doc#: 1210745038 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/16/2012 02:52 PM Pg: 1 of 3

Space Above This Line For Recording Data

This instrument was prepared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, IL 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is March 9, 2012. The parties and their addresses are:

MORTGAGOR:

FULLERTON RESTAURANT LLC
An Illinois Limited Liability Company
1419 West Fullerton Ave
Chicago, IL 60614

LENDER:

LAKESIDE BANK
Organized and existing under the laws of Illinois
55 W. WACKER DRIVE
CHICAGO, IL 60601

1. **BACKGROUND.** Mortgagor and Lender entered into a security instrument dated March 9, 2011 and recorded on March 15, 2011 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds office as Document number 1107422073 and covered the following described Property:

LOT 8 IN BLOCK 2 IN GEORGE M. HIGHS' SUBDIVISION OF THE EAST 1/2 OF BLOCK 15 IN SHEFFIELD ADDITION TO CHICAGO, A SUBDIVISION IN SECTIONS 29, 31, 32 AND 33 IN TOWNSHIP 40 NORTH, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 14-32-103-003

The property is located in Cook County at 1419 West Fullerton Ave, Chicago, Illinois 60614.

2. **MODIFICATION.** For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

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A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) **Secured Debts and Future Advances.** The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) **Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 60465299, dated March 9, 2011, from Mortgagor to Lender, with a maximum credit limit of \$50,000.00, with an initial interest rate of 6.000 percent per year (this is a variable interest rate and may change as the promissory note prescribes) and maturing on September 9, 2012.

(b) **Future Advances.** All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

(c) **All Debts.** All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

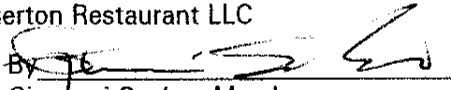
(d) **Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

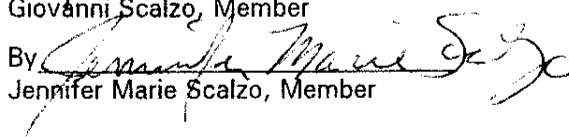
3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Fullerton Restaurant LLC

By 
Giovanni Scalzo, Member

By 
Jennifer Marie Scalzo, Member

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LENDER:

LAKESIDE BANK

BY [Signature]
Daniel P. Barrins, Loan Officer

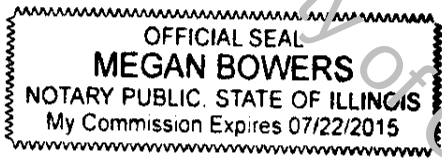
ACKNOWLEDGMENT.

(Business or Entity)

State Illinois OF Cook County OF Cook OF COOK ss. March, 2012
This instrument was acknowledged before me this 9 day of March, 2012
by Giovanni Scalzo - Member and Jennifer Marie Scalzo - Member of Fullerton Restaurant LLC a Limited Liability Company on behalf of the Limited Liability Company.

My commission expires:

[Signature]
(Notary Public)



(Lender Acknowledgment)

State Illinois OF Cook County OF Cook OF COOK ss. March, 2012
This instrument was acknowledged before me this 9 day of March, 2012
by Daniel P. Barrins -- Loan Officer of LAKESIDE BANK, a corporation, on behalf of the corporation.

My commission expires:

[Signature]
(Notary Public)

