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

Doc#: 1230016043 Fee: \$42.00
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Cook County Recorder of Deeds
Date: 10/26/2012 11:31 AM Pg: 1 of 3

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
SIMONA SANDERS, 11051742-1
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

Old Republic National Title Insurance Company
20 South Clark Street
Suite 2000
Chicago, IL 60603

A-10252012*1

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 1, 2012, is made and executed between VITO P. CALI, whose address is W5626 LOST NATION ROAD, ELKHORN, WI 53121 and LEE ANN CALI, whose address is W5626 LOST NATION ROAD, ELKHORN, WI 53121 (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 October 8, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON JANUARY 30, 2008 IN THE COOK COUNTY, IL WITH THE DOCUMENT NUMBER 0803054108.

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

PARCEL 1: UNIT 412 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN CUMBERLAND CROSSING CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION OF CONDOMINIUM OWNERSHIP RECORDED AS DOCUMENT NUMBER 09156480, AS AMENDED FROM TIME TO TIME, IN SECTIONS 1, 2, 11, AND 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL 2: EXCLUSIVE USE FOR PARKING PURPOSES IN AND TO PARKING SPACE NO. P-47 AND STORAGE SPACE S-47, AS LIMITED COMMON ELEMENTS, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THEREOF, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 5555 CUMBERLAND, UNIT# 412, CHICAGO, IL 60631. The Real Property tax identification number is 12-11-200-031-1025.

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

EXTENDED MATURITY DATE BY THREE YEARS UNTIL OCTOBER 1, 2015. LOWERING THE INTEREST RATE FROM 6.75% FIXED TO 5.90% FIXED. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

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MODIFICATION OF MORTGAGE (Continued)

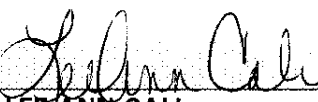
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 endorser 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 1, 2012.

GRANTOR:

X 


 VITO F. CALI

X 

 LEE ANN CALI

LENDER:

FIRST NATIONS BANK

X  *Co An OPS*

 Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

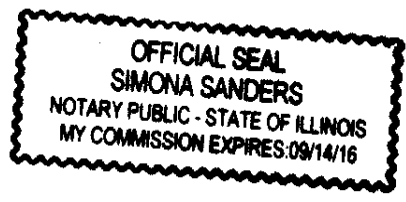
On this day before me, the undersigned Notary Public, personally appeared **VITO P. CALI and LEE ANN CALI**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of October, 20 12.

By Simona Sanders Residing at _____

Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this 1st day of October, 2012 before me, the undersigned Notary Public, personally appeared Sal Alaimo and known to me to be the Authorized Agent, 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 Simona Sanders Residing at _____

Notary Public in and for the State of IL

My commission expires _____

