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



Doc#: 1310645028 Fee: \$42.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/16/2013 09:15 AM Pg: 1 of 3

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:
SS 11051757-1
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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 26, 2013, is made and executed between RONALD MAGYAR, whose address is 5036 N. KNIGHT, NORRIDGE, IL 60706 (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").

*SANOMA & DAMICO DEVELOPMENT INC.

MORTGAGE. Lender and ~~Grantor~~ have entered into a Mortgage dated February 26, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON MARCH 6, 2008 IN COOK COUNTY WITH THE DOCUMENT NUMBERS 0806605210 AND 0806605211.

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

LOT NINE BLOCK ONE IN JOHN F. WOJTALEWICZ'S SONS 1ST ADDITION TO MONTROSE TERRACE, A SUBDIVISION OF THE SOUTH 30 RODS, OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPTING THEREFROM THE SOUTH 254.97 FEET OF THE EAST 167.12 FEET THEREOF, ALSO EXCEPT THE SOUTH 50 FEET OF THE SOUTHWEST QUARTER OF SAID NORTHWEST QUARTER DEDICATED FOR WEST MONTROSE AVENUE) ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLE OF COOK COUNTY, ILLINOIS ON OCTOBER 7, 1955, AS DOCUMENT NUMBER 1626034.

The Real Property or its address is commonly known as 4409 N. OPAL, NORRIDGE, IL 60706. The Real Property tax identification number is 12-13-110-009-0000.

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

EXTENDED THE MATURITY DATE BY 3 YEARS UNTIL FEBRUARY 26, 2016. LOWERED INTEREST RATE FROM 6.25% FIXED TO 5.25% FIXED. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME. ALL PARTIES ACKNOWLEDGE THE TRANSFER OF AN OWNERSHIP OF THE PROPERTY LOCATED AT 4409 N OPAL, NORRIDGE, IL FROM SANOMA & DAMICO DEVELOPMENT, INC. TO RONALD E MAGYAR

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MODIFICATION OF MORTGAGE


(Continued)

SUBJECT TO OUR MORTGAGE DATED FEBRUARY 26, 2008.

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 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 FEBRUARY 26, 2013.

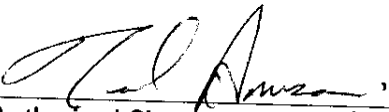
GRANTOR:

X 

RONALD E MAGYAR

LENDER:

FIRST NATIONS BANK

X 

Authorized Signer *Loan ops*

Property of 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 **RONALD E MAGYAR**, 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 26th day of February, 2013.
 By Deborah J Kura Residing at Park Ridge
 Notary Public in and for the State of IL

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF IL)
)
 COUNTY OF COOK) SS
)

On this 26th day of February, 2013 before me, the undersigned Notary Public, personally appeared TED ANANI and known to me to be the Loan 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 _____

