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



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Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/27/2013 08:38 AM Pg: 1 of 3

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
TED ANSANI, 11051776-1
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-8132013¹¹

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2013, 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:

EXTENDED MATURITY DATE BY THREE YEARS TO AUGUST 1ST 2016 AND DECREASED THE INTEREST RATE FROM 6.50% FIXED TO 5.25% FIXED. APPLIED NAME CHANGE FROM GORMAN FINANCIAL RESOURCES, INC. TO MANFREDI & COMPANY, LTD. TO LOAN DOCUMENTS AS PER ARTICLES OF AMENDMENT FILED ON MARCH 21, 2013 WITH OFFICE OF SECRETARY OF STATE WITH THE FILE # 51836642. ALL OTHER TERMS AND CONDITION REMAIN THE SAME. All parties acknowledge that the property has been conveyed from Gorman Financial Resources, Inc. to Manfredi & Company, LTD. In consideration for not calling the loan due in full upon such transfer, Manfredi & Company, LTD agrees to be added as a Guarantor to this Note, to be fully liable, joint and severally for this debt, as evidenced by the original Mortgage dated July 22, 2008 and recorded July 28, 2008 as document number 0821001049 & 0821001050, Promissory Note and related documents of even date. Further, Manfredi & Company, LTD

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acknowledges that its President has reviewed said original loan documents and agree to be bound by all terms and conditions therein.

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 AUGUST 1, 2013.

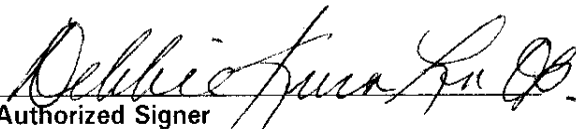
GRANTOR:

x 

 MARK MANFREDI

LENDER:

FIRST NATIONS BANK

x 

 Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

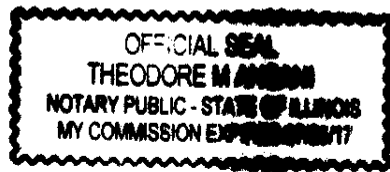
On this day before me, the undersigned Notary Public, personally appeared **MARK MANFREDI**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 12th day of August, 2013.

By Theodore M. Ansani Residing at Park Ridge

Notary Public in and for the State of Ill

My commission expires 7/25/17



LENDER ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this 12th day of August, 2013 before me, the undersigned Notary Public, personally appeared Debbie Kluma and known to me to be the loan officer, 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 Theodore M. Ansani Residing at Park Ridge

Notary Public in and for the State of Ill

My commission expires 7/25/17

