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

Doc#: 1528929042 Fee: \$44.00  
RHSP Fee:\$9.00 RPRF Fee: \$1.00  
Karen A.Yarbrough  
Cook County Recorder of Deeds  
Date: 10/16/2015 10:57 AM Pg: 1 of 4

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

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:  
SA - A&D DEVELOPMENT, 11052003-3  
FIRST NATIONS BANK  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

A-92315 1/12  
Old Republic National Title  
Insurance Company  
20 S Clark Street Ste 2000  
Chicago, IL 60603

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 3, 2015, is made and executed between A&D DEVELOPMENT LLC, whose address is 416 WEST HIGGINS, PARK RIDGE, IL 60068 (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 April 7, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED IN COOK COUNTY ON SEPTEMBER 17, 2014 WITH RECORDING NUMBERS 1513849092 & 1513849093 .

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

LOT 12 (EXCEPT THE NORTH 50 FEET THEREOF) IN MUNDAY'S ADDITION TO CHICAGO OF LOT 1, AND THE NORTHEASTERLY 33 FEET OF LOTS 2, 3, 4, 5 AND 6, IN THE SUBDIVISION OF THAT PART OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF T RAILROAD, ALSO PART OF BLOCK 26, IN EDISON PARK, IN TOWN OF MAINE, COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 6600 N HARLEM AVE, CHICAGO, IL 60631. The Real Property tax identification number is 09-36-415-031-0000.

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

EXTEND MATURITY DATE BY 5 YEARS UNTIL SEPTEMBER 3, 2020. MODIFY REPAYMENT SCHEDULE FROM INTEREST ONLY TO A 5/30 YEAR AMORTIZATION. MODIFIED THE INTEREST RATE FROM WALL STREET JOURNAL PRIME PLUS 0.75% WITH A FLOOR OF 4.00% TO 4.00% FIXED. ALL OTHER TERMS AND CONDITIONS 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

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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 SEPTEMBER 3, 2015.**

GRANTOR:

A&amp;D DEVELOPMENT LLC

By:

Leonard Di Cristofano  
LEONARD DI CRISTOFANO, MEMBER of A&D DEVELOPMENT  
LLC

By:

Ceeste Di Cristofano  
CELESTE DI CRISTOFANO, MEMBER of A&D DEVELOPMENT  
LLC

LENDER:

FIRST NATIONS BANK

x

Susie Pardell Ln. Ops.  
Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 30 day of SEPTEMBER, 2015 before me, the undersigned Notary Public, personally appeared **LEONARD DI CRISTOFANO, MEMBER of A&D DEVELOPMENT LLC and CELESTE DI CRISTOFANO, MEMBER of A&D DEVELOPMENT LLC**, and known to me to be members or designated agents of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By *[Signature]* Residing at WARRIDGE, IL

Notary Public in and for the State of IL

My commission expires 1/14/17



NOTARY PUBLIC OF COOK County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 3 day of SEPTEMBER, 2015 before me, the undersigned Notary Public, personally appeared SUSIE PARSELL 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 [Signature] Residing at NORRIDGE, IL

Notary Public in and for the State of IL

My commission expires 1/14/17

