

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

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



Doc#: 1623222147 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 08/19/2016 02:18 PM Pg: 1 of 4

**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:**

SA - DiCRISTOFANO, 11051816-1  
FIRST NATIONS BANK  
7757 W. DEVON AVENUE  
CHICAGO, IL 60631-1509

A-772016 18/12  
Old Republic Title  
9601 Southwest Highway  
Oak Lawn, IL 60453

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 13, 2016, is made and executed between A&D DEVELOPMENT LLC, AS TO PARCELS 1 THROUGH 5, whose address is 416 WEST HIGGINS, PARK RIDGE, IL 60068; LEONARD DI CRISTOFANO, AS TO PARCEL 6, whose address is 317 N REDFIELD COURT, PARK RIDGE, IL 60068 and CELESTE DI CRISTOFANO, AS TO PARCEL 6, whose address is 317 N REDFIELD COURT, 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 July 31, 2009 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED ON SEPTEMBER 10, 2009 IN COOK COUNTY WITH THE DOCUMENT NUMBERS 0925312046 AND 0925312047.**

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

See SEE EXHIBIT "A", which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 6487-6501 and 6540 N NORTHWEST HIGHWAY, CHICAGO, IL 60631. The Real Property tax identification number is 09-36-419-054;-055;-056;-057;-097;-052;-053.

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

**LOWERED INTEREST RATE FROM 4.25% FIXED TO 4.00% FIXED. EXTENDED THE MATURITY FOUR YEARS UNTIL JUNE 13, 2020. 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 performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing

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## MODIFICATION OF MORTGAGE

(Continued)

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 JUNE 13, 2016.**

GRANTOR:

A&D DEVELOPMENT LLC

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

By: Celeste Di Cristofano  
CELESTE DI CRISTOFANO, MEMBER of A&D DEVELOPMENT LLC

X Leonard Di Cristofano  
LEONARD DI CRISTOFANO, Individually

X Celeste Di Cristofano  
CELESTE DI CRISTOFANO, Individually

LENDER:

FIRST NATIONS BANK

X Susie Pardell Ln. Ops.  
Authorized Signer

Property of Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

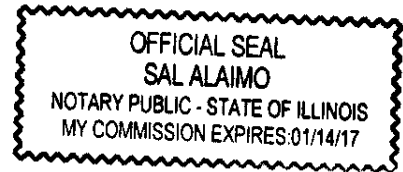
STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 13 day of JUNE, 2016 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 SJ Alaimo Residing at NORRIDGE, IL

Notary Public in and for the State of IL

My commission expires 1/14/17



### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

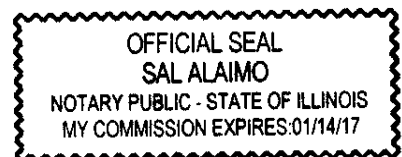
On this day before me, the undersigned Notary Public, personally appeared **LEONARD DI CRISTOFANO and CELESTE DI CRISTOFANO**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act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

Given under my hand and official seal this 13 day of JUNE, 2016.

By SJ Alaimo Residing at NORRIDGE, IL

Notary Public in and for the State of IL

My commission expires 1/14/17



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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )

On this 13 day of JUNE, 2016 before me, the undersigned Notary Public, personally appeared SUSIE PARDELL 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 sl Alu Residing at LOZIDGE, IL

Notary Public in and for the State of IL

My commission expires 1/14/17

