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RECORDATION REQUESTED BY:

First Security Trust and
Savings Bank
7315 W Grand Ave
Elmwood Park, IL 60707



Doc# 1626713016 Fee \$46.25

RHSP Fee:\$9.00RPRF Fee \$1.00

Karen A.Yarbrough

Cook County Recorder of Deeds

Date: 09/23/2016 10:18 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

First Security Trust and
Savings Bank
7315 W Grand Ave
Elmwood Park, IL 60707

SEND TAX NOTICES TO:

First Security Trust and
Savings Bank
7315 W Grand Ave
Elmwood Park, IL 60707

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

JONIDA CELA, LOAN ADMINISTRATION SUPERVISOR
First Security Trust and Savings Bank
7315 W Grand Ave
Elmwood Park, IL 60707

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 15, 2016, is made and executed between FILIPPO LIVOLSI and TERESA LIVOLSI, HIS WIFE, AS JOINT TENANTS (referred to below as "Grantor") and First Security Trust and Savings Bank, whose address is 7315 W Grand Ave, Elmwood Park, IL 60707 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 27, 2011 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

- 1: TRUST DEED DATED MAY 24, 1993 AND RECORDED JULY 8, 1993 AS DOCUMENT NO. 93522871 TO SECURE AN INDEBTEDNESS OF \$153,000.00
- 2: ASSIGNMENT OF RENTS DATED MAY 24, 1993 AND RECORDED JULY 8, 1993 AS DOCUMENT NO. 93522872
- 3: MORTGAGE DATED MAY 31, 2001 AND RECORDED JUNE 27, 2011 AS DOCUMENT NO. 1117847002 TO SECURE AN INDEBTEDNESS OF \$428,208.00
- 4: ASSIGNMENT OF RENTS DATED MAY 31, 2011 AND RECORDED JUNE 27, 2011 AS DOCUMENT NO. 1117847003

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

LOT 57 (EXCEPT THE SOUTH 9 FEET THEREOF) AND LOT 58 (EXCEPT THE NORTH 7 FEET THEREOF) IN BLOCK 9, IN ELLSWORTH SUBDIVISION OF BLOCK 1 TO 10 INCLUSIVE, BLOCK 13 AND 14, THE NORTH 225 FEET OF BLOCH 12, THE NORTH 350 FEET OF BLOCK 11, THE EAST 1/2 OF BLOCK 18, AND THE NORTH 350 FEET OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2545 N 75TH CT, ELMWOOD PARK, IL 60707. The

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Loan No: 4462402-15

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Real Property tax identification number is 12-25-419-059-0000.

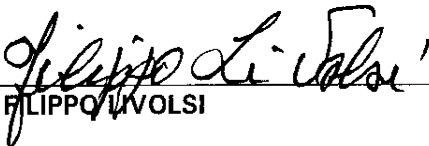
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

**RATE IS BEING REDUCED TO 4.50 (YEAR 1-5 AND 300 BPS OVER THE 5 YEAR CMT YEAR 6-10).
MATURITY DATE IS BEING EXTENDED TO 8/15/2026.**

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 15, 2016.

GRANTOR:

x 

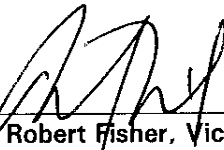
FILIPPO LIVOLSI

x 

TERESA LIVOLSI, aka THERESA LIVOLSI

LENDER:

FIRST SECURITY TRUST AND SAVINGS BANK

x 

Robert Fisher, Vice President

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MODIFICATION OF MORTGAGE

Loan No: 4462402-15

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

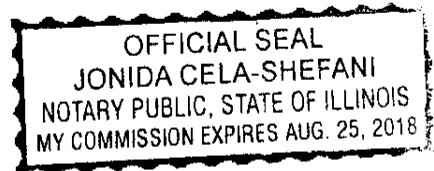
On this day before me, the undersigned Notary Public, personally appeared **FILIPPO LIVOLSI and TERESA LIVOLSI, aka THERESA LIVOLSI**, to me known to be the individuals described in and who executed the Modification of Mortgage and acknowledged that they signed the Modification as their free and voluntary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

Given under my hand and official seal this 15th day of August, 20 16.

By Jonida Cela-Shefani Residing at _____

Notary Public in and for the State of IL

My commission expires 8-25-18



LENDER ACKNOWLEDGMENT

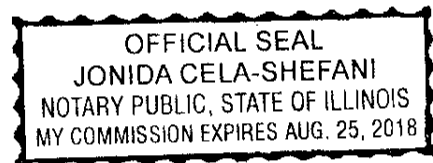
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 15th day of August, 2016 before me, the undersigned Notary Public, personally appeared **Robert Fisher** and known to me to be the **Vice President**, authorized agent for **First Security Trust and Savings Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **First Security Trust and Savings Bank**, duly authorized by **First Security Trust and Savings 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 Security Trust and Savings Bank**.

By Jonida Cela-Shefani Residing at _____

Notary Public in and for the State of IL

My commission expires 8-25-18



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4462402-15

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