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#### Illinois Anti-Predatory **Lending Database** Program<sup>4</sup>

Certificate of Exemption



Report Mortgage Fraud 844-768-1713



Doc# 1811629004 Fee \$50.25

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 04/26/2018 09:44 AM PG: 1 OF 6

The property identified as:

PIN: 19-70-122-033-0000

Address:

Street:

5705 s meade st

Street line 2:

City: chicago

Lender: First Nations Bank

Borrower: Marylynn Macino

Loan / Mortgage Amount: \$65,954.20

State: IL This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 1C5BBFEE-3FE7-44F3-A8AF-26252701D092

Execution date: 1/12/201

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#### **RECORDATION REQUESTED BY:**

FIRST NATIONS BANK 1151 E. BUTTERFIELD ROAD WHEATON, IL 60189

WHEN RECORDED MAIL TO:

FIRST NATIONS BANK 1151 E. BUT (ERFIELD ROAD WHEATON, IL 60189

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
FIRST NATIONS BANK
1151 E. BUTTERFIELD ROAD
WHEATON, IL 60189

#### MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 12, 2018, is made and executed between MARYLYNN MACINO, Trustee of DANIEL J CONSIDINE LIVING TRUST under the provisions of a trust agreement dated September 12, 2002, whose address is 5701 S. MEADE ST., CHICAGO, IL 60638; and MARYLYNN MACINO, Trustee of GERALDINE CONSIDINE LIVING TRUST under the provisions of a trust agreement dated September 12, 2002, whose address is 5701 S. MEADE ST., CHICAGO, IL 60638 (referred to below as "Grantor") and FIRST NATIONS BANK, whose address is 7757 W. PEVON AVENUE, CHICAGO, IL 60631-1509 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 12, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE RECORDED ON 05/05/2015 AS DOCUMENT NUMBER 1512529022 IN THE OFFICE OF THE COOK COUNTY RECORDER OF DEEDS.

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

THE NORTH 1/2 OF LOT 15 IN BLOCK 31 IN GARFIELD RIDGE FIRST ADDITION, A SUBDIVISION OF ALL THAT PART OF THE EAST 1/2 OF THE WEST 1/2 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5701 S. MEADE ST., CHICAGO, IL 60638. The Real Property tax identification number is 19-7-122-033-0000.

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

EXTEND THE MATURITY DATE 3 YEARS FROM 01/12/2018 TO 01/5/2021. THE INTEREST RATE WILL BE CHANGED TO WSJ PRIME + .50% FLOATING WITH NO INTEREST RATE FLOOR PAYABLE ACCRUED INTEREST PLUS ESCROW MONTHLY. ALL OTHER TERMS AND CONDITIONS WILL REMAIN AS ORIGINALLY APPROVED.

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### MODIFICATION OF MORTGAGE (Continued)

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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 ACKNOWLEGES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 12, 2018.

Jort's Office

**GRANTOR:** 

MARYLYNN MACINO, Trustee of DANIEL J CONSIDINE LIVING TRUST under the provisions of a Trust Agræment dated September 12, 2002

MARYLYNN MACINO, Trustee of GERALDINE CONSIDNE LIVING TRUST under the provisions of a Trust Agreement dated September 12, 2002

LENDER:

**FIRST NATIONS BANK** 

Authorized Slaner

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## MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT STATE OF ) ) SS' OFFICIAL SEAL ANNA MARIA GARRO **COUNTY OF** Notary Public - State of Illinois My Commission Expires 10/11/2020 200 before me, the undersigned Notary On this Public, personally appeared MARYLYNN MACINO, Trustee of DANIEL J CONSIDINE LIVING TRUST, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust. **の必** D Residing at \_ By\_ Notary Public in and for the State of My commission expires Juny Clarks Office

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## MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT STATE OF \_ ) OFFICIAL SEAL ) SS ANNA MARIA GARRO Notary Public - State of thinois COUNTY OF ) My Commission Expres 10/11/2020 nr 2018 before me, the undersigned Notary day of On this Public, personally appeared MARYLYNN MACINO, Prustee of GERALDINE CONSIDINE LIVING TRUST, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust. Darien Residing at By\_ Notary Public in and for the State of My commission expires JUDY CICHT'S OFFICE

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## MODIFICATION OF MORTGAGE (Continued)

Page 5 LENDER ACKNOWLEDGMENT STATE OF ) SS ) before me, the undersigned Notary On this rsonally (preared ... Hnno Mario Carpand known to me to be the VICE Westden, authorize agent for FIRST NATIONS DAVID that executed the within and foregoing instrument and Public, personally appeared 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 benalf of FIRST NATIONS BANK. Wheato Residing at By Notary Public in and for the State of OFFICIAL SEAL My commission expires

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