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

Doc#: 2208845042 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/29/2022 02:16 PM Pg: 1 of 3

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 1, 2022, is made and executed between JAVIER ZAVALA, whose address is 47 BRADFORD LANE, OAKBROOK, IL 60521 and VIRGINIA ZAVALA, whose address is 47 BRADFORD LANE, OAKBROOK, IL 60521 (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 May 22, 2014 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

A MORTGAGE AND ASSIGNMENT OF RENTS RECORDED ON JUNE 20, 2014 AS DOCUMENT NUMBERS 1417145010 AND 1417145011 AND A MODIFICATION OF MORTGAGE DATED JUNE 1, 2019 AND RECORDED AS DOCUMENT NUMBER 1919017135 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:

LOT 75 IN BULLOCK AND BARNES' SUBDIVISION OF THE NORTH 1/2 OF BLOCK 2 IN CANAL TRUSTEES' SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1753 W. CHICAGO AVENUE, CHICAGO, IL 60622. The Real Property tax Identification number is 17-07-202-003-0000.

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

LOWER THE INTEREST RATE FROM 5.50% FIXED TO 4.50% ON THE REMAINING AMORTIZATION. ALL OTHER TERMS AND CONDITIONS WILL REMAIN AS ORIGINALLY APPROVED. .

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 FEBRUARY 1, 2022.

GRANTOR:

X 

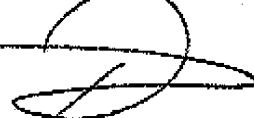
JAVIER ZAVALETA

X 

VIRGINIA ZAVALETA

LENDER:

FIRST NATIONS BANK

X 

Authorized Signer

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DeWitt)

On this day before me, the undersigned Notary Public, personally appeared **JAVIER ZAVALA** and **VIRGINIA ZAVALA**, 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 21st day of March, 2022

By [Signature] Residing at Wheaton

Notary Public in and for the State of Illinois

My commission expires 8-17-2025



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DeWitt)

On this 21st day of March, 2022 before me, the undersigned Notary Public, personally appeared Denise R. LaForte and known to me to be the Vice President, 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 _____ Residing at _____

Notary Public in and for the State of _____

My commission expires _____