

# UNOFFICIAL COPY

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

Doc#: 2305410041 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 02/23/2023 10:33 AM 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:

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 1, 2023, is made and executed between ANDREW L. LAGO, whose address is 1225 S. WESTERN, 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 December 16, 2004 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

A MORTGAGE DATED 12/16/2004 AS RECORDING NUMBER 0436435146; MODIFICATION OF MORTGAGE DATED 01/01/2010 AS RECORDING NUMBER 1005608075; MODIFICATION OF MORTGAGE DATED 01/1/2013 AS RECORDING NUMBER 1303518015 ALL 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 6 IN SZYWALA'S RESUBDIVISION OF SOUTH 4 ACRES OF EAST 5 ACRES AND SOUTH 16 FEET LYING NORTH OF AND ADJOINING SOUTH 4 ACRES OF EAST 5 ACRES OF LOT 3 IN C.R. BALL'S SUBDIVISION OF NORTH 1/2 OF NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT SCHOOL LOT) AND NORTH 25.4 ACRES OF NORTHEAST 1/4 OF NORTHEAST 1/4 OF SECTION 13, 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 4620 N. SAYRE, HARWOOD HEIGHTS, IL 60565. The Real Property tax identification number is 13-18-00-073-0000.

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

EXTEND THE MATURITY DATE (5) YEARS FROM JANUARY 1, 2023 TO JANUARY 1, 2028 AT A FIXED INTEREST RATE OF 6.00% ON THE REMAINING AMORTIZATION. ALL PARTIES ACKNOWLEDGE THAT ROY LAGO IS DECEASED AND THE PROPERTY WAS HELD AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, ANDREW LAGO REMAINS AS THE ONLY OWNER AND BORROWER ON THE LOAN. ALL OTHER TERMS AND CONDITIONS WILL REMAIN AS ORIGINALLY

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## MODIFICATION OF MORTGAGE

(Continued)

**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 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.

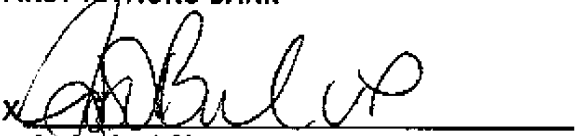
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 1, 2023.**

**GRANTOR:**

X   
ANDREW L. LAGO

**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 Kane )

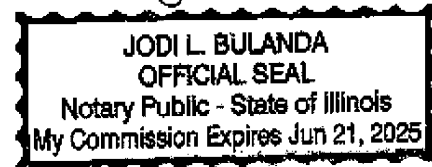
On this day before me, the undersigned Notary Public, personally appeared **ANDREW L. LAGO**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of JAN, 2023.

By [Signature] Residing at Algonquin

Notary Public in and for the State of IL

My commission expires September



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF McHenry )

On this 1st day of JAN, 2023 before me, the undersigned Notary Public, personally appeared Jodi Bulanda and known to me to be the V.P., 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 Algonquin

Notary Public in and for the State of IL

My commission expires 8/13/24

