

# UNOFFICIAL COPY

Doc#: 2306640100 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 03/07/2023 11:45 AM Pg: 1 of 3

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

**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:**  
**SS 11051920-1**  
**FIRST NATIONS BANK**  
**7757 W. DEVON AVENUE**  
**CHICAGO, IL 60631-1509**

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated March 1, 2023, is made and executed between SALVATORE GULLO and CYNTHIA M GULLO, HIS WIFE AS JOINT TENANTS whose address is 1501 LA VERNE, 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 February 21, 2013 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED IN COOK COUNTY ON MARCH 15, 2013 USING RECORDING NUMBERS 1307455224 & 1307808240 .**

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

**LOT 7 IN O'HARE AREA RESUBDIVISION OF LOTS 1, 2, 3, 4, 33, 35 AND 36 IN O'HARE AREA INDUSTRIAL DEVELOPMENT SUBDIVISION UNIT TWO IN SECTION 32, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

The Real Property or its address is commonly known as 10544 W TOUHY AVE, ROSEMONT, IL 60018. The Real Property tax identification number is 09-32-200-067-0000.

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

**EXTEND MATURITY DATE BY FIVE YEARS UNTIL MARCH 1, 2028 AND INCREASE THE INTEREST RATE FROM 5.50% FIXED TO 6.00% FIXED. 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 in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by

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## MODIFICATION OF MORTGAGE (Continued)

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 MARCH 1, 2023.**

GRANTOR:

X   
SALVATORE GULLO

X   
CYNTHIA M GULLO

LENDER:

FIRST NATIONS BANK

X  AVP  
Authorized Signer

Property of York County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this day before me, the undersigned Notary Public, personally appeared **SALVATORE GULLO** and **CYNTHIA M GULLO**, 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 1 day of March, 2023.

By Bridget M. Leen Residing at Niles

Notary Public in and for the State of Illinois

My commission expires Feb. 17, 2025



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this 1 day of March, 2023 before me, the undersigned Notary Public, personally appeared Sal Paimo and known to me to be the A.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 Bridget M. Leen Residing at Niles

Notary Public in and for the State of Illinois

My commission expires Feb. 17, 2025

