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Doc#: 2307225053 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/13/2023 10:17 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:
SA - FALCO, 11051758-1
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 **PIO FALCO**, whose address is **4448 N POTAWATOMIE, CHICAGO, IL 60656** (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 March 4, 2008 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON APRIL 11, 2008 IN COOK COUNTY WITH THE DOCUMENT NUMBERS 0810257025 AND 0810257026.

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

PARCEL 1: UNIT 7707-2A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN 7707-7711 WESTWOOD DRIVE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 0628927081, AS AMENDED FROM TIME TO TIME, IN THE WEST HALF OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EXCLUSIVE USE FOR PARKING PURPOSES IN AND TO PARKING SPACE NO. P-5, A LIMITED COMMON ELEMENT, AS SET FORTH AND DEFINED IN SAID DECLARATION OF CONDOMINIUM AND SURVEY ATTACHED THERETO, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as **7707 WESTWOOD, UNIT 2A, ELMWOOD PARK, IL.** The Real Property tax identification number is **12-25-316-132-1002, VOL 066.**

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

EXTEND THE 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.

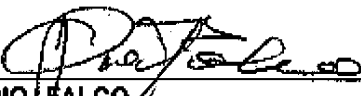
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MODIFICATION OF MORTGAGE (Continued)

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 MARCH 1, 2023.

GRANTOR:

X 

 PIO FALCO

LENDER:

FIRST NATIONS BANK

X  AWP

 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 COOK)

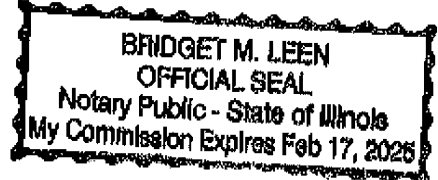
On this day before me, the undersigned Notary Public, personally appeared **PIO FALCO**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 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 Araino 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

