

UNOFFICIAL COPY

Doc#: 2307340152 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/14/2023 01:59 PM 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:
BL 7300152-1
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 5, 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 February 19, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED ON APRIL 1, 1999 IN COOK COUNTY, ILLINOIS RECORDING #65316590.

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

LOT 102 IN H. ROY BERRY CO.'S DEVON AVENUE HIGHLANDS, BEING A SUBDIVISION OF LOT 1 IN JOHN BATTCHER ESTATES DIVISION OF NORTH FRACTIONAL 1/2 OF NORTHWEST 1/4 OF SECTION 2, 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 1225 S WESTERN, PARK RIDGE, IL 60068. The Real Property tax identification number is 12-02-101-014-0000.

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

EXTEND THE MATURITY DATE 3 YEARS TO FEBRUARY 5, 2026 AND ADDED AND INTEREST RATE FLOOR OF 5.00%. 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 the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all


UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

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 5, 2023.

GRANTOR:



 ANDREW L. LAGO

LENDER:

FIRST NATIONS BANK

x Lusie Pardell Ln. ops.
 Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF COOK)

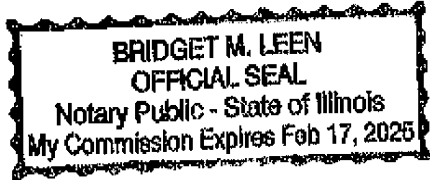
On this day before me, the undersigned Notary Public, personally appeared **ANDREW L. LAGO**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 5 day of February, 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 5 day of February, 2023 before me, the undersigned Notary Public, personally appeared Susie Fardien and known to me to be the Loan Servicer, 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

