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Doc#: 2307633000 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 03/17/2023 09:08 AM Pg: 1 of 4

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

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

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
BL 73000566-1
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 5, 2023, is made and executed between **MICHAEL SPILOTRO** and **JEANNE M. SPILOTRO**, whose address is **311 VETERANS PARKWAY, ADDISON, IL 60101** (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 9, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE AND ASSIGNMENT OF RENTS BOTH DATED MARCH 9, 2015 AND RECORDED IN COOK COUNTY, ILLINOIS ON APRIL 20, 2015 RECORDING NUMBER 1511018101 AND 1511018102.

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

LOT 8, 9, 10, AND 11 IN BLOCK 1 IN H.O. STONE AND COMPANY'S SUBDIVISION OF EAST 60 ACRES OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART DEDICATED FOR BELMONT AVENUE AND EXCEPT THAT PART LYING NORTH OF BELMONT AVENUE), IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as **3118 N HARLEM, CHICAGO, IL 60634**. The Real Property tax identification number is **12-25-207-034-0000**.

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

EXTEND THE MATURITY DATE BY 3 YEARS UNTIL MARCH 5, 2026 AND INCREASED THE INTEREST RATE FLOOR FROM 3.25% TO 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

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MODIFICATION OF MORTGAGE (Continued)

parties, makers and endorser 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 5, 2023.

GRANTOR:

X 
MICHAEL SPILOTRO

X 
JEANNE M. SPILOTRO

LENDER:

FIRST NATIONS BANK

X 
Authorized Signer

Proposed of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

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) SS

COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared MICHAEL SPILOTRO and JEANNE M. SPILOTRO, 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 5 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

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) SS

COUNTY OF COOK

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On this 5 day of March, 2023 before me, the undersigned Notary Public, personally appeared Josie Randall and known to me to be the Loan Operations, 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



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MODIFICATION OF MORTGAGE (Continued)

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