

# UNOFFICIAL COPY

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

Doc#: 2311406319 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 04/24/2023 01:29 PM Pg: 1 of 4

**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:**  
**SP 11051776-3**  
**FIRST NATIONS BANK**  
**7757 W. DEVON AVENUE**  
**CHICAGO, IL 60631-1509**

## **MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE** dated April 24, 2023, is made and executed between **MARK MANFREDI**, whose address is **6850 W GRAND AVE SUITE 200, CHICAGO, IL 60707** (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 April 24, 2018 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

**RECORDED IN COOK COUNTY ON MAY 2, 2018 USING THE RECORDING NUMBERS 1812206100 AND 1812206101.**

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

**Lots 18 and 19 in Block 8 in E. E. Reed's Mont Clare Subdivision of the West 1/2 of the East 2/3 of the East 1/2 of the Southwest 1/4 of Section 30, Township 40 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois.**

The Real Property or its address is commonly known as **6846-6850 W GRAND AVE, CHICAGO, IL 60707**. The Real Property tax identification number is **13-30-329-031-0000**.

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

**EXTEND THE MATURITY DATE BY TWO YEARS UNTIL APRIL 24, 2025 AND INCREASE THE INTEREST RATE FROM 4.50% 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

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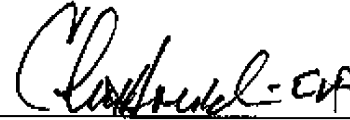
in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, 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 APRIL 24, 2023.**

**GRANTOR:**

X   
**MARK MANFRED**

**LENDER:****FIRST NATIONS BANK**

X   
**Authorized Signer**

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

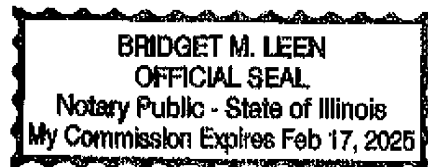
On this day before me, the undersigned Notary Public, personally appeared **MARK MANFREDI**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses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

Given under my hand and official seal this 24 day of April, 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

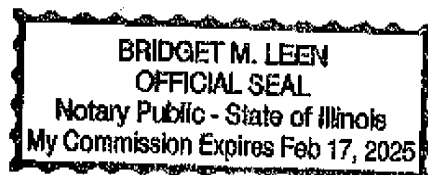
STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this 24 day of April, 2023 before me, the undersigned Notary Public, personally appeared Chris A. Hould and known to me to be the Executive 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



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## MODIFICATION OF MORTGAGE

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