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Doc#: 2404013075 Fee: \$107.00
Karen A. Yarbrough
Cook County Clerk
Date: 02/09/2024 12:27 PM 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

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:
MLS 11052262
FIRST NATIONS BANK
7757 W. DEVON AVENUE
CHICAGO, IL 60631-1509

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 1, 2024, is made and executed between **THEODORE KARABETSOS**, whose address is 8747 W BRYN MAWR UNIT #407, CHICAGO, IL 60631 (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 1, 2019 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

RECORDED IN COOK COUNTY ON FEBRUARY 6, 2019 USING THE RECORDING NUMBERS 1903755157 AND 1903755158.

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

LOT 1 AND THE NORTH 10 FEET OF LOT 2 IN BLOCK 1 IN ELLSWORTH, A SUBDIVISION OF BLOCKS 1 TO 10, BLOCKS 13 AND 14, AND THE NORTH 225 FEET OF BLOCK 12, THE NORTH 350 FEET OF BLOCK 11, IN THE EAST 1/2 OF BLOCK 18 AND THE NORTH 350 FEET OF THE WEST 1/2 OF BLOCK 18 IN CHICAGO HEIGHTS, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 25, 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 2746 N 74TH AVE, ELMWOOD PARK, IL 60707. The Real Property tax identification number is 12-25-403-046-0000.

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

EXTEND THE MATURITY DATE BY THREE YEARS UNTIL FEBRUARY 1, 2027 AND INCREASE THE INTEREST RATE FROM 5.50% FIXED TO 8.00% FIXED. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME. .

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

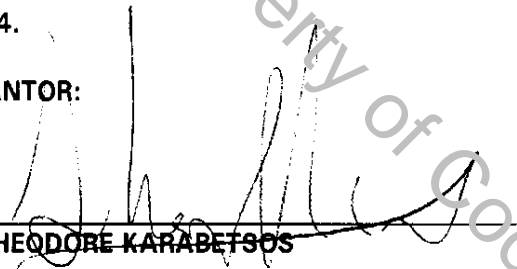
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MODIFICATION OF MORTGAGE (Continued)

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 FEBRUARY 1, 2024.


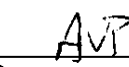
GRANTOR:

X 

THEODORE KARABETSOS

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 **THEODORE KARABETSOS**, 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 February, 2024.

By [Signature] Residing at Niles

Notary Public in and for the State of Illinois

My commission expires Feb. 17, 2025



LENDER ACKNOWLEDGMENT

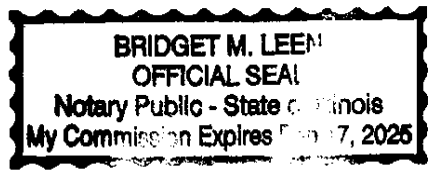
STATE OF Illinois)
) SS
 COUNTY OF COOK)

On this 1 day of February, 2024 before me, the undersigned Notary Public, personally appeared Sal Alaimo and known to me to be the AVP, 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 [Signature] 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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