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THIS DOCUMENT PREPARED BY:  
MAIL TO:

**UNOFFICIAL COPY**

Joel Goldman, Esq.  
5105 Tollview Dr., #199  
Rolling Meadows, IL 60008

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1299/0244 18 001 Page 1 of 4  
2002-08-27 11:11:00  
Cook County Recorder 27.00



**MODIFICATION OF REVOLVING CREDIT LOAN AGREEMENT AND MORTGAGE**

This Modification of Revolving Credit Loan Agreement and Mortgage (the "Modification") is made this 25<sup>th</sup> day of July, 2002 by and between **BERNARD B. MCKEE and JUDITH A. MCKEE, husband and wife** (the "Borrower") and **NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress** (the "Lender"), with reference to the following facts:

a. By that certain Mortgage (the "Mortgage") dated **July 14, 1997** by and between Borrower and Lender, as Mortgagee, recorded on **August 13, 1997**, as Document No. **97589945** with the Recorder of Deeds of **Cook County, Illinois**, the Borrower mortgaged to Lender that certain real property located in **Cook County, Illinois**, legally described as follows:

**LOT 15 IN BLOCK 3 IN DALE'S ADDITION TO VILLAGE OF WINNETKA IN SECTION 21, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS**

**P.I.N.: 05-21-401-010-0000**

**Address: 315 Fairview, Winnetka, IL 60093**

**BOX 333-CTI**

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The Mortgage secures the Revolving Credit Loan Agreement (the "AGREEMENT") of even date establishing a line of credit in the amount of \$50,000.00, with a term of 60 months, the maturity date of which is July 01, 2002.

b. Borrower wishes to extend the term of the AGREEMENT an additional 60 month with a maturity date of July 01, 2007, and Lender agrees to this modification with respect to the new term and maturity date.

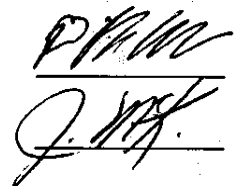
c. The AGREEMENT and Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure payment of the AGREEMENT with interest thereon, according to its terms, per the credit limit set forth in the AGREEMENT, as well as payment by Borrower of all sums due and owing under and performance of all obligations set forth in the AGREEMENT and this Modification, and satisfaction and performance by Borrower of each and every obligation of Borrower set forth in the AGREEMENT, Mortgage or this Modification.

2. The last full sentence in Covenant 23 (**Future Advances**) of the Mortgage is hereby amended to read: "However, no advances will be made beyond the 10th year of the term of this Mortgage."

3. The AGREEMENT is hereby modified as follows:

(i) The section titled PRINCIPAL REDUCTION shall read " During the draw period the minimum payment may not fully repay the principal that is outstanding on your line, depending on when yo take your draws, even though the term of this loan is 120 months and the amortization is based on a 120 month payback."

Handwritten signatures in black ink, including a large signature at the top and a smaller one below it.

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(ii) The Maturity Date is amended to read **July 01, 2007.**

(ii) The Draw Period is amended to read **10 years.**

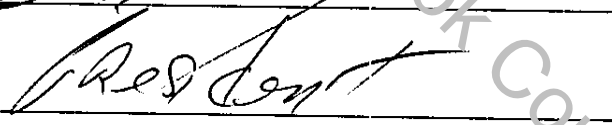
4. All other terms, except as modified and amended by this Modification, are confirmed and ratified and all provisions thereof in the AGREEMENT and Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this Modification of Revolving Credit Loan Agreement and Mortgage on the date first set forth above.

LENDER:

**NEW TRIER FEDERAL CREDIT UNION,  
incorporated by an Act of Congress**

BY: 

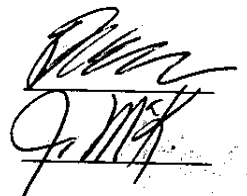
Title: 

BORROWER:

 (seal)  
**BERNARD B. MCKEE**

 (seal)  
**JUDITH A. MCKEE**

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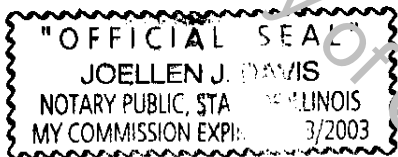


ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **BERNARD B. MCKEE and JUDITH A. MCKEE**, husband and wife, personally known to me to be the same Person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this 26th day of July, 2002, in Person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Joellen J. Davis  
Notary Public

(SEAL)

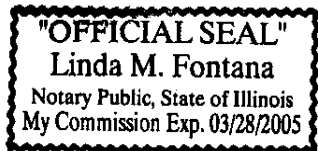


STATE OF ILLINOIS )  
 )  
COUNTY OF C O O K )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Joellen Davis, personally known to me to be the Loan Officer of **NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress**, appeared before me this 1st day of August, 2002 and acknowledged that she executed and delivered the foregoing instrument as the free and voluntary act of **NEW TRIER FEDERAL CREDIT UNION**, and that said action has been duly authorized by the said **NEW TRIER FEDERAL CREDIT UNION**.

Linda M. Fontana  
Notary Public

(seal)



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[Signature]  
J. M. Fontana