

UNOFFICIAL COPY

AFTER RECORDING RETURN TO:
HOYNE SAVINGS BANK
4786 N. MILWAUKEE AVENUE
CHICAGO, IL. 60630



Doc#: 0602727076 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/27/2006 01:53 PM Pg: 1 of 3

BOX 297

LOAN NO.: 02-45 45233

HOME EQUITY LINE OF CREDIT EXTENSION AGREEMENT

THIS AGREEMENT, made this 24th day of January, 2006, by and between **PATRICK J. JOYCE AND PATRICIA C. JOYCE, HIS WIFE** hereinafter called MORTGAGOR, and HOYNE SAVINGS BANK, an Illinois Savings Bank, hereinafter called MORTGAGEE.

WHEREAS, Mortgagor executed and delivered to Mortgagee a Home Equity Line of Credit Agreement and Promissory Note dated February 1, 2001, establishing a line of credit with Mortgagee in the principal amount not to exceed **\$200,000.00**, hereinafter called AGREEMENT.

WHEREAS, said AGREEMENT and the outstanding amounts due under said AGREEMENT are secured by a Mortgage from Mortgagor to Mortgagee dated February 1, 2001, and recorded with the **COOK** County Recorder of Deeds on March 13, 2001, as Document No. **0010195761**, hereinafter called MORTGAGE, on property more particularly described as follows:

LOTS 1 AND 2 IN BLOCK 1 IN E.P. MUELLER'S ALTENHEIM SUBDIVISION, BEING A SUBDIVISION OF THE EAST 28 ACRES, MORE OR LESS, OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

P. I. N.: 03-30-2196-021-0000 & 03-30-219-022-0000

Property Address:

802 N. HIGHLAND, ARLINGTON HTS., IL 60004

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WHEREAS, Mortgagor has requested Mortgagee to extend the Maturity Date of said Line of Credit from February 1, 2006 to FEBRUARY 1, 2016

NOW, THEREFORE, in consideration of the sum of **TEN AND NO CENTS** Dollars (\$**10.00**) paid by Mortgagor to Mortgagee and other good and valuable consideration, receipt of which is hereby acknowledged, the parties hereto covenant and agree as follows:

1. The AGREEMENT is modified to provide that the Maturity Date of the Plan as set forth in the AGREEMENT is hereby extended to **FEBRUARY 1, 2016**. The MORTGAGE is modified to provide that the MORTGAGE secures any and all indebtedness evidenced by the AGREEMENT as extended herein, and any reference in the MORTGAGE to "Note" shall mean and include the AGREEMENT as extended herein.

2. All terms, conditions and covenants of the MORTGAGE and AGREEMENT not covered by this EXTENSION AGREEMENT are hereby ratified and confirmed as being in full force and effect.

3. The Mortgagor does hereby covenant with the Mortgagee that Mortgagor is indefeasibly seized of the above referenced property in fee simple, that Mortgagor has full power and lawful right to convey said property in fee simple as aforesaid; that all taxes and assessments against the property are paid current; that said property is free from all encumbrances other than as set out in the MORTGAGE; THAT Mortgagor will make such further assurances to protect the fee simple title to said property in the Mortgage as may reasonably be required; that Mortgagor does hereby fully warrant the title to said property and will defend the same against the lawful claims of all persons whomsoever.

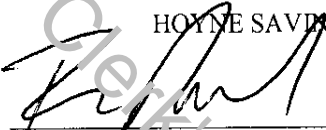
4. The Mortgagor agrees to pay all costs of recording this EXTENSION AGREEMENT and any documentary stamps, intangible taxes or other closing costs which include but shall not be limited to the following:


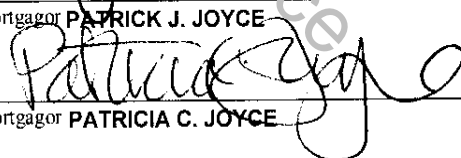
5. This AGREEMENT shall be binding upon all parties hereto, their successors, heirs, personal representative and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this EXTENSION AGREEMENT to be executed the day and year first written above.

Prepared by: JESSICA NG

Signed, Sealed and Delivered:

HOYNE SAVINGS BANK
By: 
Bruce Piepenbrink
Assistant Vice President
Title


Mortgagor PATRICK J. JOYCE

Mortgagor PATRICIA C. JOYCE

Mortgagor

Mortgagor

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STATE OF ILLINOIS

Cook

County ss:

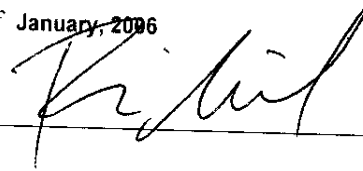
I, Bruce Piepenbrink

, Notary Public in and for said County and State do hereby certify that

PATRICK J. JOYCE AND PATRICIA C. JOYCE

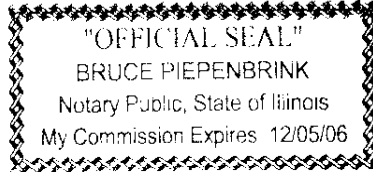
Personally known to me to be the same person(s) whose names(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that **They** signed and delivered the said instruments **the ir** free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 27th day of January, 2006



My Commission Expires:

12/5/06



Property of Cook County Clerk's Office