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This document was prepared by:

Liberty Bank for Savings
7111 West Foster Avenue
Chicago, IL 60656-1988
V. Barbias



Doc#: 0611754051 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/27/2008 01:31 PM Pg: 1 of 4

Loan Number 1019316142

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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective February 27, 2006, between STELIAN PLESOIU, ("Borrower") and Liberty Bank for Savings ("Lender"), and amends and supplements (1) the Adjustable Rate Note made by the Borrower, dated May 31, 1996, in the original principal sum of U. S. \$65,000.00, and (2) the Mortgage, Deed of Trust, or Deed to Secure Deb (the "Security Instrument"), recorded on June 27, 1996, as Document No.96498682 in Cook County, Illinois. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located in Cook County at 5425 N. Milwaukee Ave., #1B, Chicago, Illinois 60630. That real property is described as follows:

LEGAL DESCRIPTION ATTACHED TO AND MADE A PART HEREOF-SEE REVERSE SIDE

PIN No. 13-08-213-012-0000; 13-08-213-013-0000; 13-08-213-014-0000; 13-08-213-015-0000;
13-08-213-016-0000; 13-08-213-017-0000; 13-08-213-018-0000.

The parties herein for mutual consideration agree to modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received the Borrower and Lender agree to modify the terms of the Note and Security Instrument for one or more of the following reasons. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

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Property of Cook County Clerk

PARCEL 2:
NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER THE UMBRELLA PARCEL AS DISCLOSED BY THE DECLARATION OF EASEMENTS, RESTRICTIONS, COVENANTS AND BYLAWS FOR THE SHANGHAI LIL UMBRELLA ASSOCIATION, RECORDED DECEMBER 27, 1995 AS DOCUMENT 95896962 AND CREATED BY DEED FROM CAHILL J. CONDOMINIUM, LTD., AN ILLINOIS CORPORATION TO THE SHANGHAI LIL CONDOMINIUM UMBRELLA ASSOCIATION BY DEED DATED DECEMBER 17, 1995 AND RECORDED DECEMBER 27, 1995 AS DOCUMENT 95898169.

PARCEL 1:
UNIT 5425-1B IN SHANGHAI LIL CONDOMINIUM # V, AS DELINEATED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:
PART OF LOTS 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, AND 53 TAKEN AS A TRACT OF LAND (EXCEPT THAT PART OF SAID LOTS TAKEN FOR WIDENING OF MILWAUKEE AVENUE) AND EXCEPTING THEREFROM THE SOUTH 162.00 FEET THEREOF, AS MEASURED ON THE SOUTHWESTERLY AND NORTHEASTERLY LINE THEREOF, IN BLOCK 3 IN BUTLER'S CARPENTER AND MILWAUKEE AVENUE SUBDIVISION OF THAT PART OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF MILWAUKEE AVENUE (EXCEPT THE NORTH 666 FEET THEREOF), IN COOK COUNTY, ILLINOIS;
WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM, RECORDED JANUARY 3, 1996 AS DOCUMENT 96005192, WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS

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To modify and convert said Adjustable Rate Note and Mortgage to a Fixed Rate Note and Mortgage for a term of 180 months, adjusting the interest rate from 6.250% to 6.000%.

To modify the principal and interest payment from \$398.93 to \$463.57 effective with the March 1, 2006 due date.

To modify the maturity date of said note from June 1, 2026 to February 1, 2021.

WHEREAS, the parties desire to restate the modified terms of said loan so that there be no misunderstanding:

THEREFORE, in consideration of the sum of \$10.00 and other good and valuable consideration, Borrower and Lender agree as follows:

That as of the date of the Modification, the unpaid principal balance of indebtedness is \$54,934.57, all of which borrower promises to pay with interest at 6.000% per annum until paid in full and that the same shall be payable in monthly installments of \$463.57 beginning on the first day of March 1, 2006 to be applied as provided in the Note and Mortgage identified above, plus a sum estimated to be sufficient to discharge tax and insurance obligations (which estimated sum may be adjusted as necessary). Such monthly installments shall continue until the entire indebtedness evidenced by the Note is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on February 1, 2021.

Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

Nothing in this Modification shall be understood to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

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Loan modification Agreement [LOANMOD1.DOC] did. 10/96 vers. 1.3- page 3 of 3



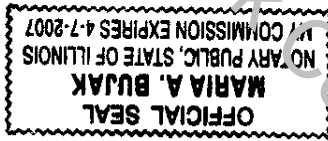
Mail recorded document to:
Liberty Bank for Savings
7111 West Foster Avenue
Chicago, IL 60656-1988
Attention: V. Barbias

STELIAN PLESOIU

Date: March 1st 2006

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unleased borrower or borrowers, hereby consent to the foregoing Loan Modification Agreement.

CONSENT TO LOAN MODIFICATION



[Signature]
Notary Public

Subscribed and sworn to before me this 1st day of MARCH, 2006.

STELIAN PLESOIU

Date: March 1st 2006

BORROWER:

Attest: [Signature]
Bernice Wawrzyniec, Assistant Secretary

Valentina Barbias, Vice President

February 27, 2006

By: [Signature]

LIBERTY BANK FOR SAVINGS