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THIS DOCUMENT PREPARED BY:  
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CU/AMERICA FINANCIAL SERVICES  
450 E. 22<sup>ND</sup> ST., STE 240  
LOMBARD, IL 60148

Doc#: 0614526025 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 05/25/2006 09:40 AM Pg: 1 of 4

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

This Modification of Revolving Credit Loan Agreement and Mortgage (the "Modification") is made this 3rd day of May 2006 by and between James M. DuSablou and Adie Zuckerman, 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 December 29, 1999 by and between Borrower and Lender, as Mortgagee, recorded on January 31, 2000, as Document No. 00079757, modified and recorded on July 25, 2003 as Document No. 0320601426 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 524 IN WOODVIEW MANOR UNIT NUMBER 4, BEING A SUBDIVISION OF PART OF THE SOUTHEAST ¼ OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

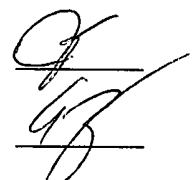
**PIN # 03-24-409-023-0000**

**2016 Woodview Dr., Mt. Prospect, IL 60056**

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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 **\$100,000.00**, with a term of 60 months, the maturity date of which is **July 1, 2008**.

- B. Borrower wishes to increase the total amount of indebtedness allowed under the line of credit and the amount secured by the said Modification to **\$175,000.00**, and Lender agrees to this modification with respect to the line of credit limit and mortgage amount.
- C. Borrower wishes to extend the term of the Agreement to **May 1, 2011**.
- D. The Disclosure Statement 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 of **\$175,000.00**, 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 credit limit as set forth in the Disclosure Statement is increased to **\$175,000.00**.
  3. The last full sentence in Covenant 23 (Future Advances) of the Mortgage is hereby amended to read: "However, no advances will be made beyond April, 2011."
  4. The Agreement is hereby modified as follows:
    - a. 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 you take your draws, even though the term of this loan is 180 months and the amortization is based on a 180 month payback."
    - b. The Maturity Date is amended to read **May 1, 2011**.



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c. The Draw Period is amended to read through April 2011.

5. 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: *[Signature]*

TITLE: *Loan Officer*

BORROWER:

*[Signature]*  
**James M. DuSablou**

*[Signature]*  
**Adie Zuckerman**

Property of Cook County Clerk's Office

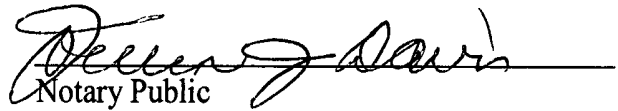
*[Signature]*

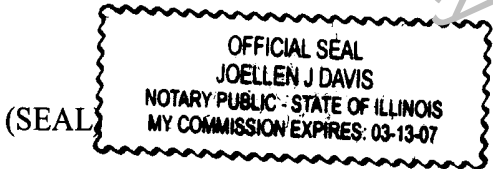
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STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

### ACKNOWLEDGMENT

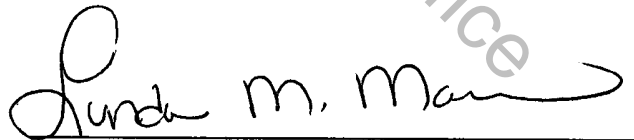
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **James M. DuSablou and Adie Zuckerman**, personally known to me to be the same Person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this 31<sup>st</sup> day of May, 2006, 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.

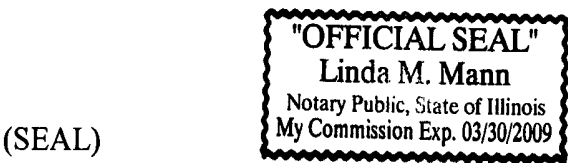
  
Notary Public



STATE OF ILLINOIS )  
 )  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Joellen J. 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 31<sup>st</sup> day of May, 2006 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**.

  
Notary Public



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