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LINE OF CREDIT LOAN MODIFICATION AND EXTENSION AGREEMENT

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This is a Loan Modification and Extension Agreement ("Agreement") dated as of DECEMBER 15, 2006 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and JOSEPH JENKINS, A BACHELOR ("Mortgagor").

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of TWENTY THOUSAND Dollars (\$20,000). Mortgagor's obligation to repay said loan is evidenced by a promissory note date December 20, 1996 ("Note") and is secured by a mortgage ("Mortgage") dated December 20, 1996 and recorded 01/02/97 in the Recorder's Office of COOK County Illinois as Document No. 97-000982 mortgaging, granting and conveying to Mortgagee that certain parcel of land, and the improvements thereon, located in COOK County, Illinois and legally described as:

LOT 1228 IN FREDERICK H. BARTLETT'S GREATER CHICAGO SUBDIVISION NO. 1., BEING A SUBDIVISION OF ALL THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N#25-10-411-019

Which has the address of 645 E 101ST, CHICAGO, IL 60628

Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

Mortgagor has asked Mortgagee to extend the maturity date of the Note and Mortgage and Mortgagee is willing to extend the maturity date of the Note and Mortgage on the terms and conditions set forth herein.

In consideration of the foregoing, and of the promises herein set forth, the parties hereto acknowledge and agree as follows:

1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the rate of PRIME PLUS 1.00% percent per annum.
2. Commencing JANUARY 15, 2007 and on the 15th day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly installments of interest only.
3. Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on DECEMBER 15, 2011 (the "Maturity Date").
4. None of the rights of Mortgagee under the Loan Documents shall be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.
5. Mortgagor hereby acknowledges and agrees that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In other respects not inconsistent with this Agreement, the terms of the Loan Documents are hereby ratified and reconfirmed.

Prepared by:

A.J. Smith Federal Savings Bank
Loan #020-9113030

14757 South Cicero Ave.
Maddaleno, IL 60445



0701708027

Doc#: 0701708027 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/17/2007 08:01 AM Pg: 1 of 2

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IN WITNESS WHEREOF, Mortgagor has executed this Agreement.

Joseph Jenkins
JOSEPH JENKINS

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that JOSEPH JENKINS, A BACHELOR personally known to me to be the same person (s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.

OFFICIAL SEAL
LINDA R. GOUGH

Notary Public, State of Illinois

My Commission Expires: 02/13/2009

My Commission Expires:

Linda R. Gough

IN WITNESS WHEREOF, Mortgagee has executed this Agreement.

A.J. SMITH FEDERAL SAVINGS BANK

BY: *Donna J. Manuel*

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that, DONNA J. MANUEL, VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.

OFFICIAL SEAL

LINDA R. GOUGH

Notary Public, State of Illinois

My Commission Expires:

My Commission Expires: 02/13/2009

Linda R. Gough