



Doc#: 0721546100 Fee: \$26.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/03/2007 12:04 PM Pg: 1 of 2

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**Loan  
Modification Agreement**

Loan No. 04-60000516

WHEREAS **FIRST SAVINGS BANK OF HEGEWISCH**

loaned **Richard Podgorski**

the sum of **Ninety Nine Thousand Two Hundred and 00/100** \_\_\_\_\_ Dollars

(\$ **99,200.00** ), as evidenced by a note and mortgage executed and delivered on **May 1, 1997**, which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located, which Note and Mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the undersigned, owner of said premises, has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:\*

**Balloon Note Extension**

**If on June, 2017 I still owe amounts under the Note, I will pay those amounts in full on June 1, 2017, the Final Maturity Date.**

AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is

**Eighty Two Thousand Four Hundred Twenty Three and 32/100** — Dollars (\$ **82,423.32** ),  
all of which the undersigned promises to pay with interest at **6.75** % per annum until paid, and that the  
same shall be payable **Eight Hundred Sixty Six and 51/100** \_\_\_\_\_ Dollars (\$ **866.51** ),  
per month beginning on the **1st** day of **June**, **2007**, to be applied first to interest,

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and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.  
Signed, sealed and delivered this **18th** day of **June** 20 **07**

By *Lynn Backofen*  
Authorized Signature

*Richard Podgorski* 4/20/07  
Richard Podgorski (SEAL)

ATTEST: Lynn Backofen  
Secretary

\_\_\_\_\_  
(SEAL)

\*Note: Strike out words "for the following reasons:" if not applicable.

### CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

\_\_\_\_\_  
(SEAL)  
\_\_\_\_\_  
(SEAL)

(NOTE: The above loan modification agreement, when signed, would be good only as against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY:

**First Savings Bank of Hegewisch**  
13220 Baltimore Avenue  
Chicago, IL 60633

SWORN AND SUBSCRIBED BEFORE ME  
ON THIS 26 DAY OF JULY, 20 07  
Christine Dombrowski  
NOTARY PUBLIC

