

Loan No. 11-507305-1



THIS INSTRUMENT WAS PREPARED BY:
Gerald Haase

Doc#: 0724203103 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/30/2007 04:11 PM Pg: 1 of 4

Central Federal Savings and Loan
Association of Chicago
1601 W. Belmont Ave.
Chicago, IL 60657

First Loan Extension Agreement

WHEREAS, ***CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO*** (hereinafter referred to as "Mortgagee"),
loaned to ***KEVIN J. DOYLE AND MARGARET P. DOYLE, HIS WIFE*** (as the original "Mortgagor"),
the principal sum of ***ONE HUNDRED SEVENTEEN THOUSAND AND NO/100*** DOLLARS (***\$117,000.00***),
as evidenced by a Note and Mortgage dated JULY 28, 1997, which Mortgage is duly recorded in the Recorder's Office of Cook
County, Illinois, as Document No. ****97 549 111****, conveying to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION
OF CHICAGO, certain real estate in Cook County, Illinois, described as follows, to-wit:

LOT 37 IN BLOCK 9 IN SHERMAN'S ADDITION TO HOLSTEIN IN THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF
SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS. ****

COMMONLY KNOWN AS: 2016 W. ARMITAGE AVE., CHICAGO, IL 60647

P/R/E/I #114-31-139-033-0000

AND

WHEREAS, by Quit Claim Deed dated July 14, 2000 and recorded as Document No. 00595323, Kevin J. Doyle, divorced and not since
remarried had succeeded to the interest of Kevin J. Doyle and Margaret P. Doyle, his wife;

AND

WHEREAS, by Deed in Trust dated June 19, 2001 and recorded as Document No. 0010624981, Kevin J. Doyle, divorced and not since
remarried has further conveyed his interest in the above described real estate to Kevin J. Doyle, as Trustee of THE KEVIN J. DOYLE
LIVING TRUST DATED JUNE 19, 2001, now the owner of one hundred percent (100%) of the fee title to the above-referenced premises,
subject only to the lien in favor of Mortgagee (and now hereinafter referred to as "Mortgagor"); and

WHEREAS, the undersigned Mortgagor does hereby request an extension of the loan term and Mortgagee is willing to extend the loan
term for an additional ****TEN**** (****10****) years;

SY
MY
PH
BY

UNOFFICIAL COPY

THEREFORE, for and in consideration of the premises and other good and valuable considerations, the undersigned Mortgagor hereby agrees to pay the indebtedness evidenced by said Note and Mortgage and perform all of the obligations provided therein, it being understood and agreed that as of the date hereof said indebtedness is ****NINETY-ONE THOUSAND SIX HUNDRED FORTY-ONE AND 54/100**** DOLLARS (****\$91,641.54****); moreover, the undersigned Mortgagor and Mortgagee mutually agree to: (a) an extension of the loan maturity date from JULY 1, 2007 to JULY 1, 2017; (b) an interest rate of ****SEVEN AND ONE-QUARTER**** percent (****7.25%****) per annum beginning on AUGUST 1, 2007 through and including JUNE 30, 2010; (c) Mortgagor will make monthly payments for principal and interest in monthly installments of ****\$836.56**** per month beginning on AUGUST 1, 2007 until the next Interest and Payment Change Date, JULY 1, 2010; (d) an initial monthly escrow payment of ****\$536.44**** as of the effective date of this Agreement; (e) the interest rate and payment adjustments effective on and after JULY 1, 2010 will revert to the language described in the Note until its maturity; notwithstanding the foregoing, the minimum interest rate charged upon the Note on each Interest Change Date will be ****FOUR AND ONE-QUARTER**** percent (****4.25%****) per annum; and f) allow prepayment of principal at any time without restriction or penalty.

FURTHERMORE, the terms, covenants, and conditions contained in the Note and Mortgage dated JULY 28, 1997 are hereby incorporated herein by this reference and the same are hereby reaffirmed as of the date hereof, such terms, covenants and conditions hereby continuing in full force and effect except as otherwise modified or provided herein.

This First Loan Extension Agreement by said Mortgagor(s) is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument this 20TH day of JULY, 2007.

MORTGAGOR:

This First Loan Extension Agreement is executed by the undersigned, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee, and is payable only out of the property specifically described in said Mortgage securing the payment hereof, by the enforcement of the provisions contained in said Mortgage. No personal liability shall be asserted or be enforceable against the undersigned or any person interested beneficially or otherwise in said property specifically described in said Mortgage given to secure the payment hereof, or in the property or funds at any time subject to said trust agreement, because or in respect of the note or the making, issue or transfer thereof, all such liability, if any, being expressly waived by each taker and holder hereof, but nothing herein contained shall modify or discharge the personal liability expressly assumed by the guarantor, co-signer, surety or endorser hereof, if any, and each original and successive holder of the note accepts the same upon the express condition that no duty shall rest upon the undersigned to sequester the rents, issues and profits arising from the property described in said Mortgage, or the proceeds arising from the sale or other disposition thereof, but that in case of default in the payment of the note or of any installment thereof, the sole remedy of the holder thereof shall be by foreclosure of said Mortgage given to secure the indebtedness evidenced by the note, in accordance with the terms and provisions in said Mortgage set forth or by action to enforce the personal liability of the guarantor, co-signer, surety, or endorser, if any, of the payment thereof, or both.

IN WITNESS WHEREOF, the undersigned, not personally but as Trustee as aforesaid, has caused these presents to be signed this 20TH day of JULY, 2007.

****KEVIN J. DOYLE, AS TRUSTEE UNDER TRUST AGREEMENT DATED
JUNE 19, 2001 AND KNOWN AS THE KEVIN J. DOYLE LIVING TRUST,
SOLELY AS TRUSTEE AS AFORESAID AND NOT PERSONALLY****

By: Kevin J. Doyle
Kevin J. Doyle, Trustee

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STATE OF ILLINOIS }
 } SS.
COUNTY OF COOK }

I, the undersigned, DAN COLLA, a Notary Public in and for said County, in the State aforesaid,
DO HEREBY CERTIFY THAT ****KEVIN J. DOYLE****, personally known to me to be the Trustee under
****TRUST AGREEMENT DATED JUNE 19, 2001 AND KNOWN AS THE KEVIN J. DOYLE LIVING TRUST****,
and 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 as such Trustee, he signed and delivered the said instrument as his free and voluntary act, for the uses
and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 24 day of July, 2007.



Dan Colla
Notary Public

CONSENT TO FIRST LOAN EXTENSION AGREEMENT

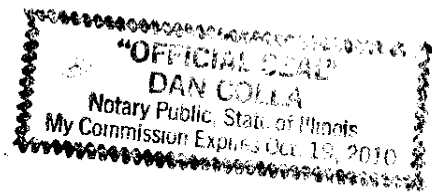
The undersigned hereby consents to the foregoing First Loan Extension.

Kevin J. Doyle
Kevin J. Doyle, Personally

STATE OF ILLINOIS }
 } SS.
COUNTY OF COOK }

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY THAT**
****KEVIN J. DOYLE****,
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 he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes
therein set forth.

GIVEN under my hand and Notarial Seal, this 24 day of July, 2007.

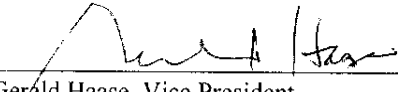


Dan Colla
Notary Public

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MORTGAGEE:

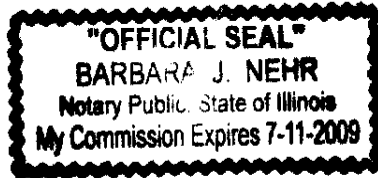
**CENTRAL FEDERAL SAVINGS AND
LOAN ASSOCIATION OF CHICAGO**

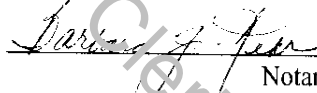
By: 
Gerald Haase, Vice President

STATE OF ILLINOIS }
 } SS.
COUNTY OF COOK }

I, the undersigned, being duly sworn on oath, depose and state that GERALD HAASE is the Vice President of *****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO***** and its duly authorized agent in this behalf, and that he has executed this First Loan Extension Agreement in behalf of said corporation, and not personally, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 28th day of July, 2007.




Notary Public

MAIL TO:

**CENTRAL FEDERAL SAVINGS AND LOAN
ASSOCIATION OF CHICAGO
1601 W. BELMONT AVE.
CHICAGO, IL 60657**

