

**UNOFFICIAL COPY**

Doc#: 0820757046 Fee: \$38.00  
 Eugene "Gene" Moore RHSP Fee: \$10.00  
 Cook County Recorder of Deeds  
 Date: 07/25/2008 09:21 AM Pg: 1 of 2

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245569-703

## LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 26<sup>th</sup> day of March, 2008, between Mary L Gauwitz, Catherine E Schildgen, formerly known as Catherine E Danz, Robert F Schildgen ("Borrower") and CEFCU ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 06/29/07 and recorded as document no 0719357113, of the County of Cook and State of Illinois, and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

3842 N Paulina Street, Chicago, Illinois 60613

the real property described being set forth as follows:

Lot 7 in Block 1 in James Rood, Jr's Subdivision of Blocks 17 and 20 in Ogden and others subdivision in Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel ID# 1419214029

In consideration of the mutual promises and agreements exchanged the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of April 01, 2008, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$325,524.18, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.875%, from April 01, 2008. Borrower promises to make monthly payments of principal and interest of U.S. \$2,633.88, beginning on the first day of May, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.875% will remain in effect until principal and interest are paid in full. If on 07/01/2022 (the Maturity Date), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

J

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CEFCU

(Seal)

Lender

Mary L. Gauwitz (Seal)

Borrower

By: Stephanie Vermillion

Catherin E. Schildgen (Seal)

Borrower

Robert F. Schildgen (Seal)

Borrower

[Space Below This Line For Acknowledgment]

STATE OF IL

SS

COUNTY OF Cook

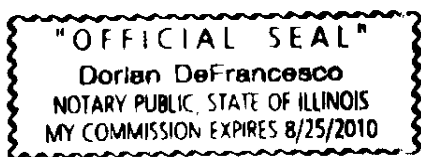
Schildgen

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Mary L. Gauwitz, Catherine E. ~~Dore~~ and Robert F. Schildgen, personally appeared before me and is(are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, have executed same, and acknowledged said instrument to be their free and voluntary act and deed in his/her their authorized capacity(ies), and that they executed said instrument for the purposes and uses therein set forth.

Witness my hand and official seal this 26<sup>th</sup> day of February, 2008.

My Commission Expires 8.25.2010

(Seal)



[Signature]  
Notary Public Signature

This instrument was prepared by and mail to CEFCU, STEPHANIE VERMILLION, P.O. Box 1715, Peoria, IL 61650