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Doc#: 0902631060 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/26/2009 12:29 PM Pg: 1 of 2

Home Equity Line of Credit Modification Agreement

Community Savings Bank
Loan No. 01-80010026
Dated: November 25, 2008

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for Dane H. Cleven and Kathleen G. Cleven (Borrowers) in the amount of

One Hundred Thousand Dollars (\$100,000)

securing said line of credit with real property located in Cook County, Illinois and legally described as follows:

PARCEL 1: LOT 106 IN INDIAN RIDGE, BEING A SUBDIVISION IN THE WEST HALF (W-1/2) OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: AN UNDIVIDED .0025 PERCENT INTEREST IN THE COMMON AREAS APPURTENANT TO PARCEL 1, AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS OF INDIAN RIDGE, RECORDED AS DOCUMENT NUMBER 25084000, ALL IN COOK COUNTY, ILLINOIS.

Commonly Known As: 2333 Indian Ridge Drive, Glenview, IL. 60025

Permanent Index Number: 04-20-304-015-0000

as evidenced by a Promissory Note and Mortgage signed and delivered on June 6, 2003, and June 12, 2003 respectively which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. 0329604069, which said Promissory Note and Mortgages are hereby incorporated herein and made a part of this Loan Modification Agreement, and

WHEREAS, the undersigned Borrowers and Community Savings Bank have found it mutually beneficial and in their interest to revise the terms of said Note and Mortgage and do hereby agree to the modification of the terms of said line of credit as set forth herein:

A rollover for an additional five (5) years is hereby added to the term of said line of credit thereby extending the balloon maturity date to July 1, 2013.

BOX 331

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THEREFORE, for the mutual considerations herein stated and as set out in the Home Equity Line of Credit Agreement and Promissory Note, it is hereby agreed between the undersigned parties that as of this date, November 25, 2008, this line of credit shall continue for an additional five (5) year term with a new maturity date of July 1, 2013.

In all other respects, said Home Equity Line of Credit Agreement and Promissory Note and Mortgage contracts shall remain in full force and effect. If this document differs from or is inconsistent with the Home Equity Line of Credit Agreement and Promissory Note and Mortgages or any other loan documents, this Modification shall control and govern.

Community Savings Bank
By: *Arthur Neville*
Vice President

Attest: *John M. Powell*
Asst. Secretary

Borrowers:
Dane H. Cleven
Dane H. Cleven (Borrower)

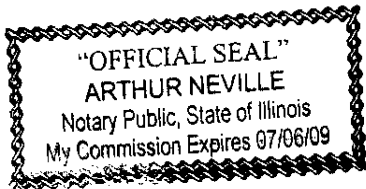
Kathleen O. Cleven
Kathleen O. Cleven

State of Illinois)
)
County of Cook)

Mortgagor Notary

I, Arthur Neville, a Notary Public, in and for said County, in the state aforesaid, do hereby certify, that Dane H. Cleven and Kathleen O. Cleven are personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act for the intent and purpose therein set forth.

Given under my hand and seal this 25th day of November, 2008.



Arthur Neville
Notary Public

BOX 331
COMMUNITY SAVINGS BANK
4801 W. BELMONT AVE.
CHICAGO, IL 60641-4399