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After Recording Mail To:
HealthCare Associates Credit Union
1151 East Warrenville Road
Naperville, IL 60563



Doc#: 1102408111 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/24/2011 02:49 PM Pg: 1 of 3

H25189139

LOAN MODIFICATION AGREEMENT

Loan No. 1349ZO-144

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WHEREAS, HEALTHCARE ASSOCIATES CREDIT UNION has loaned to GEORGE E ZOGMAN AND MINDY G ZOGMAN, HIS WIFE, AS TENANTS BY THE ENTIRETY THE SUM OF \$75,000.00 as evidenced by a mortgage and note executed and delivered on September 29, 2008, which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located, which mortgage and note is hereby incorporated herein as a part of this instrument as document No. 0829708275; and WHEREAS, the undersigned, owner of said premises, does hereby request a modification of the terms of said loan in the following respects:

- 1) **MODIFY THE CREDIT LIMIT FROM \$75,000 to \$44,500**
- 2) **MODIFY THE RATE FROM PRIME MINUS 1.000% TO PRIME MINUS .500% WITH A FLOOR RATE OF 3.50%**

WHEREAS, HealthCare Associates Credit Union and the undersigned have received good and valuable consideration for the execution of this Loan Modification Agreement. 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 **ACTUAL** balance of said indebtedness will be: **\$64,069.44** as of **December 22, 2010**. All of which the undersigned promises to pay with interest at the rate of **prime minus .500% with a 3.50% floor rate** and that the same shall be payable in **monthly** installments of **INTEREST ONLY**, following first draw of funds, with all such payments to be applied first to interest, and the balance to principal and that in all other respects said contract shall remain in full force and effect.

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Property Address: 1204 DELL RD., NORTHBROOK, IL 60062

Permanent Parcel Number: 04-11-222-057-0000

Legal Description as follows: LOT 17 IN BLOCK 6 IN NORTHBROOK EAST, A RESUBDIVISION OF BLOCKS 9 TO 13, 18 TO 20 AND 22 AND LOTS 2 TO 25 BOTH INCLUSIVE IN BLOCK 21 ALSO THAT PART OF LOT 34 IN BLOCK 17 LYING SOUTHWESTERLY OF A LINE RUNNING FROM A POINT IN THE WESTERLY LINE OF SAID LOT 34 A DISTANCE OF 31.11 FEET EASTERLY OF THE SOUTHWEST CORNER THEREOF TOGETHER WITH VACATED DALTON PLACE, FORESTWAY, OTIS PLACE, BARBARA LANE, FARNSLY LANE AND VACATED PORTIONS OF MARSHALL ROAD AND EAST ROAD ALL IN HUGHES-BROWN MOORE CORPORATION'S COLLINSWOOD, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 11, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

(SIGNATURE PAGE TO FOLLOW)

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Mindy G Zogman
 Mindy G Zogman

George E Zogman
 George E Zogman

STATE OF ILLINOIS Cook County ss:

I, Linda Carroll, a Notary Public in and for said county and state, do hereby certify that Mindy G Zogman and George E Zogman personally known to me to be the same person(s) whose name (s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free voluntary act, for the uses and purposed therein set forth.

Given under my hand and official seal, this 27th day of December, 2010

My commission expires: 4-15-14



Notary Public

In testimony whereof, HealthCare Associates Credit Union has caused these presents to be executed in its corporate name by its Lending Manager and its Vice President here unto affixed this 29th day of December 2010

HealthCare Associates Credit Union

By: *[Signature]* Its Lending Manager

By: *[Signature]* Its Vice President

County of DuPage SS:

The foregoing instrument was acknowledged before me this 29th day of December 2010, by Jean Morris and by Todd Niedermeier, on behalf of the corporation.

My Commission Expires: 9/23/2013

Tracy R Breyer
 TRACY R BREYER - Notary

