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Doc#: 1131208876 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/08/2011 03:19 PM Pg: 1 of 2

3262971
LINE OF CREDIT
LOAN MODIFICATION AND EXTENSION AGREEMENT

This is a Loan Modification and Extension Agreement ("Agreement") dated as of SEPTEMBER 15, 2011 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and STEVEN L HOOVER AND VIVIAN Y HOOVER, His WIFE ("Mortgagor").

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of EIGHTY THOUSAND, NINE HUNDRED AND 00/100 DOLLARS (\$80,900.00). Mortgagor's obligation to repay said loan is evidenced by a promissory note dated September 18, 2006 ("Note") and is secured by a mortgage ("Mortgage") dated September 18, 2006 and recorded 09/29/2006 in the Recorder's Office of COOK County Illinois as Document No. 0627208024 mortgaging, granting and conveying to Mortgagee that certain parcel of land, and the improvements thereon, located in COOK County, Illinois and legally described as:

LOT 34 IN FIELDCREST FIFTH ADDITION, A RESUBDIVISION OF LOTS 20 TO 27, INCLUSIVE, IN BLOCK 12; LOTS 2 TO 28, INCLUSIVE, IN BLOCK 13; LOTS 2 TO 31, INCLUSIVE, IN BLOCK 14; AND LOTS 1 TO 18, INCLUSIVE, IN BLOCK 15, IN WILLOVICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST ¼ AND PART OF THE SOUTHEAST ¼ NORTH OF THE INDIAN BOUNDARY LINE OF SECTION 22, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT OF SAID FIELDCREST ADDITION REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON OCTOBER 3, 1982 AS DOCUMENT NUMBER 2058776.

P.I.N#28-22-410-035

Which has the address of 4320 MANN, OAK FOREST, IL 60452

Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

Mortgagor has asked Mortgagee to extend the maturity date of the Note and Mortgage and modify the interest rate for the note. Mortgagee is willing to extend the maturity date of the Note and Mortgage and modify the rate for the Note on the terms and conditions set forth herein.

In consideration of the foregoing, and of the promises herein set forth, the parties hereto acknowledge and agree as follows:

1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the new fixed rate of 5.25% percent per annum.
2. Commencing OCTOBER 15, 2011 and on the 15th day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly installments of interest only.
3. Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on SEPTEMBER 15, 2016 (the "Maturity Date").

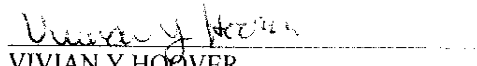
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- 4. None of the rights of Mortgagee under the Loan Documents shall be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.
- 5. Mortgagor hereby acknowledges and agrees that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In other respects not inconsistent with this Agreement, the terms of the Loan Documents are hereby ratified and reconfirmed.

IN WITNESS WHEREOF, Mortgagor has executed this Agreement.

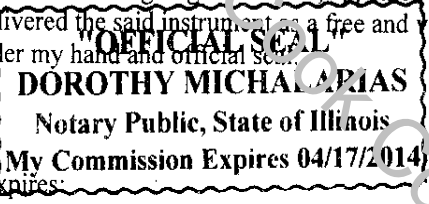

 STEVEN L HOOVER

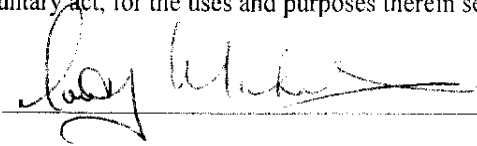

 VIVIAN Y HOOVER

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that STEVEN L. HOOVER AND VIVIAN Y HOOVER, HIS WIFE personally known to me to be the same person (s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.

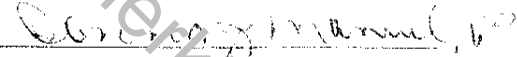




My Commission Expires:

IN WITNESS WHEREOF, Mortgagee has executed this Agreement.

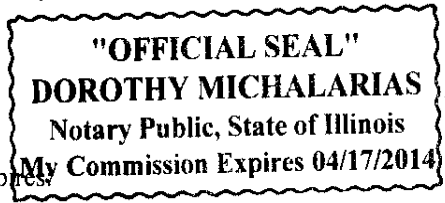
A.J. SMITH FEDERAL SAVINGS BANK

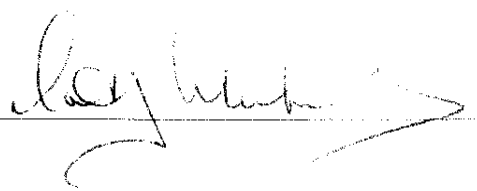
BY: 

State of Illinois, County of COOK

I, the undersigned, a Notary Public in and for said county and state do hereby certify that DONNA J. MANUEL, SENIOR VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, 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 she signed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal.





My Commission Expires:

Prepared by:
 A.J. Smith Federal Savings Bank
 Loan #020-9125657