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MAIL TO:

Doc#: 1219849016 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 07/16/2012 02:49 PM Pg: 1 of 5

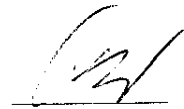
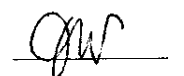
New Trier Federal Credit Union
642 Green Bay Rd.
Kenilworth, IL 60043

MODIFICATION OF REVOLVING CREDIT LOAN AGREEMENT AND MORTGAGE

This modification of Revolving Credit Loan Agreement and Mortgage (the "Modification") is made this **16th** day of **May, 2012** by and between **Ted W. Windsor and Julie A. George also known as Julie A. Windsor**, (the "Borrower") and **NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress** (the "lender"), with reference to the following facts:

- A. By that certain Mortgage (the "Mortgage") dated **July 19, 2002** by and between Borrower and Lender, as Mortgagee, recorded on **August 2, 2002** as **Document No. 0020848945**, modified and recorded **January 14, 2004** and **July 30, 2007**, as **Document Nos. 0401433281 and 0721149072**, respectively, with the Recorder of Deeds of **Cook** County, Illinois, the Borrower mortgaged to Lender that certain real property located in **Cook** County, Illinois legally described as follows:

PARCEL 1: LOTS 20, 21, AND 22 (EXCEPT THE SOUTH 130 FEET THEREOF) IN BLOCK 31 IN CHICAGO NORTH SHORE LAND COMPANY'S SUBDIVISION IN SECTIONS 17 AND 18, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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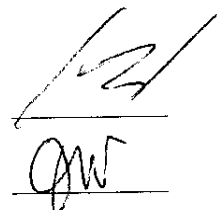
PARCEL 2: EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1, AS SET FORTH AND DEFINED IN DOCUMENT NUMBER 12357399, OVER THE NORTH 100 FEET OF LOTS 23 AND 24 IN BLOCK 31 IN CHICAGO NORTH SHORE LAND COMPANY'S SUBDIVISION IN SECTIONS 17 AND 18, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

Pin # 05-18-224-020

Address: 902 Greenwood Avenue, Winnetka, IL 60093

The Mortgage secures the Revolving Credit Loan Agreement (the "Agreement") of even date establishing a line of credit in the amount of **\$128,000.00** with a term of 60 months, the maturity date of which is **June 1, 2012**.

- B. Borrower wishes to extend the term of the Agreement to a maturity date of **May 1, 2017**, and Lender agrees to this modification with respect to the new term and maturity date.
- C. The Agreement and Mortgage are hereby modified and amended as follows:
1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure payment of the Agreement with interest thereon, according to its terms, per the credit limit set forth in the Agreement, as well as payment by Borrower of all sums due and owing under and performance of all obligations set forth in the Agreement and this Modification, and satisfaction and performance by Borrower of each and every obligation of Borrower set forth in the Agreement, Mortgage or this Modification.



Handwritten signature and initials, likely representing the Lender or Borrower, located at the bottom right of the page.

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2. The last full sentence in Covenant 23 (**Future Advances**) of the Mortgage is hereby amended to read: "However, no advances will be made beyond the 15th year of the term of this mortgage."
3. The Agreement is hereby modified as follows:
 - a. The section titled PRINCIPAL REDUCTION shall read "during the draw period the minimum payment may not fully repay the principal that is outstanding on your line, depending on when you take your draws, even though the term of this loan is 180 months and the amortization is based on a 180-month payback.
 - b. The Maturity Date is amended to read **May 1, 2017**
 - c. The Draw Period is amended to read **15 years**.
4. All other terms, except as modified and amended by this Modification, are confirmed and ratified and all provisions thereof in the Agreement and Mortgage shall remain in full force and effect.


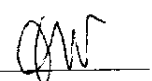
IN WITNESS WHEREOF, the parties hereto have executed this Modification of Revolving Credit Loan Agreement and Mortgage on the date first set forth above.

LENDER:

NEW TRIER FEDERAL CREDIT UNION
Incorporated by an Act of Congress

BY: 

TITLE: Loan Officer

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BORROWER:

Ted Windsor

Ted W. Windsor

Julie A. George - Windsor

Julie A. George, also known as Julie A. Windsor

STATE OF ILLINOIS)

SS

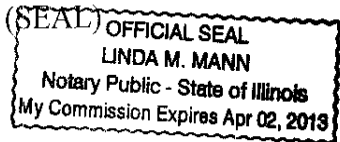
COUNTY OF COOK)

ACKNOWLEDGMENT

I, THE UNDERSIGNED, A Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT **Ted W. Windsor and Julie A. Windsor**, personally known to me to be the same Person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this 11th day of July, 2012 in Person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Linda M. Mann

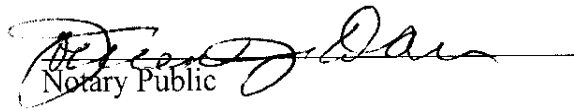
Notary Public

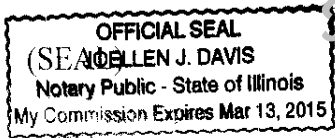


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STATE OF ILLINOIS)
)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Linda M Mann, personally known to me to be the Loan Officer of **NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress**, appeared before me this 16th day of May, 2012 and acknowledged that she executed and delivered the foregoing instrument as the free and voluntary act of **NEW TRIER FEDERAL CREDIT UNION**, and that said action has been duly authorized by the said **NEW TRIER FEDERAL CREDIT UNION**.


Notary Public



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