

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is entered into this 2nd day of JULY, 2012

between CHICAGO TITLE TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED 1/19/1978 AND KNOWN AS TRUST NUMBER 1071471

(the "Borrower(s)") with an address of:

155 N. HARBOR DRIVE UNIT #913, CHICAGO, IL. 60601 and United Credit Union, (the "Lender"), whose address is 4444 S. Pulaski Road, Chicago, Illinois 60632-4011. Borrower and Lender shall collectively be referred to herein as "parties". This Agreement amends and supplements, the Trust Deed defined hereinafter and the Note, defined hereinafter bearing the same date as the Trust Deed, which covers real and personal property and defined as (the "Property"), located at:

155 N. HARBOR DRIVE UNIT #913, CHICAGO, IL. 60601 Permanent Real Estate Tax Index Number: 17-10-401-005-1111

and further legally described as follows: SEE EXHIBIT "A" ATTACHED



Doc#: 1220242055 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds Date: 07/20/2012 10:28 AM Pg: 1 of 4

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (not withstanding anything to the contrary contained in the Note and Trust Deed):

PRE-BILLED TO RECORDS DEPARTMENT

- 1. Borrower(s) executed and delivered to Lender a Note dated MARCH 5, 2010 in the principal sum of TWO HUNDRED -THOUSAND DOLLARS AND 00/100 U.S. \$200,00000 . The Note was secured by a Trust Deed to Chicago Title Land Trust Company identified by document number 828834 and recorded as document number 1007508223 ("Trust Deed") of even date with the Note, and cover certain improved property as described above.
2. As of JULY 2ND, 2012 the outstanding unpaid Principal Balance payable under the Note and Trust Deed is ONE HUNDRED NINETY-SIX THOUSAND THREE- HUNDRED AND EIGHT-SEVEN DOLLARS AND 56/100 U.S. \$ 196,387.56 which consists of the amount loaned to the Borrower(s) by the Lender and any interest capitalized to date.
3. The Lender, at the Borrower's request, has agreed to the following loan amendment of the terms of the Note and Trust Deed, effective as of JULY 2ND, 2012
(a) The interest rate of the Note will be 4.40% per annum commencing the date written above, and will be disclosed on the payment due date on AUGUST 7, 2012
(b) The Loan Modification Agreement requires the Borrowers to make 32 payments of ONE THOUSAND AND SEVENTY-FOUR DOLLARS AND 60/100 U.S. \$ 1,074.60 and a final payment on 3/7/2015 of ONE THOUSAND AND SEVENTY-FOUR DOLLARS AND 60/100 DOLLARS, U.S. \$ 1,074.60

The Loan Modification Agreement may only be amended in writing and signed by both the Lender and the Borrower(s). The covenants contained in this Agreement shall bind the Borrower's and Borrower's successors and assigns, and all subsequent owners, encumbrances, tenants, and sub-tenants of the mortgaged property, and shall inure to the benefit of the Lender, the personal representatives, successors and assigns of the Lender, and all subsequent holders of the Trust Deed.

WITNESS our hands and seals on the day above first written:

BORROWER(S)

[Signature of Lydia E. Williams]

CHICAGO TITLE LAND TRUST COMPANY

as Trustee under Trust No. 1071471

and not personally

BY: [Signature] TRUST OFFICER ASSISTANT VICE PRESIDENT

LENDER United Credit Union

By: [Signature] S Y

Print Name GARY M. PECK P 4

Title: PRESIDENT S N

BOX 334 CT SC Y INT [Signature]

UNOFFICIAL COPY

(INDIVIDUAL)

State of Illinois

County of Cook

GLENN J. RICHTER
TRUST OFFICER
CHICAGO TITLE & TRUST COMPANY AS
TRUSTEE UNDER TRUST AGREEMENT

I, the undersigned, a Notary Public and for the said County and State, certify that DATED 1/19/1978 AND KNOWN AS TRUST NUMBER 1071471 personally known to me to be same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that they signed and delivered the instrument as their free and voluntary act, for the uses therein set forth above.

Given under my hand and official seal, this 2ND day of July, 2012 and

My Commission expires on: 4/26/13

Natalie Foster
Notary Public



(CORPORATE)

State of Illinois

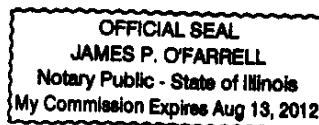
County of Cook

I, the undersigned, a Notary Public and for the said County and State, certify that **Gary M. Peck**, personally known to me to be same person whose name is subscribed to the foregoing instrument, acting as an officer of United Credit Union appeared before me this day in person, and acknowledge that they signed and delivered the instrument on behalf of United Credit Union, for the uses therein set forth above.

Given under my hand and official seal, this 2ND day of July, 2012 and

My Commission expires on: August 13, 2012

James P. Farrell
Notary Public



UNOFFICIAL COPY

Consented to by Chicago Title Land Trust Company, as Trustee under
Trust Deed recorded as Document number 10075082223

Dated: July 12, 2012


Assistant Vice-President



IN WITNESS WHEREOF, as Trustee as aforesaid, has caused these presents to be signed by its Assistant Vice-President, and its corporate Seal to be hereto affixed.

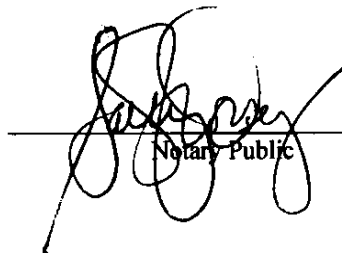
State of Illinois
County of Cook ss.

I, the undersigned, a notary Public in and for the County and State aforesaid, do hereby certify that the above named Assistant Vice President of CHICAGO TITLE LAND TRUST COMPANY, personally known to me to be the same person whose name is subscribed to the foregoing Instrument as such Assistant Vice President appeared before me this day in person and acknowledged that he/she signed and delivered the said Instrument as his/her own free and voluntary act and as the free and voluntary act of the Company; and the said Assistant Vice President then and there caused the corporate seal of said Company to be affixed to said instrument as his/her own free and voluntary act and as the free and voluntary act of the Company.

Given under my hand and notarial seal this

DATE July 12, 2012




Notary Public

Property of Cook County Clerk's Office

"EXHIBIT A "

028804

UNIT NO. "913" IN HARBOR DRIVE CONDOMINIUM, AS DELINEATED ON THE SURVEY PLAT OF THAT CERTAIN PARCEL OF REAL ESTATE (HEREINAFTER CALLED "PARCEL"):

LOTS 1 AND 2 IN BLOCK 2 IN HARBOR POINT UNIT NO. 1, BEING A SUBDIVISION OF PART OF THE LAND LYING EAST OF AND ADJOINING THAT PART OF THE SOUTHWEST FRACTIONAL QUARTER OF FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, INCLUDED WITHIN FILED IN THE OFFICE OF THE REGISTRAR OF TITLES DEARBORN ADDITION TO CHICAGO, BEING THE WHOLE OF THE SOUTHWEST FRACTIONAL QUARTER OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH ALL OF THE LAND, PROPERTY AND SPACE OCCUPIED BY THOSE PARTS OF BELL, CAJSSON, CAJSSON CAP AND COLUMN LOTS 1-A, 1-B, 1-C, 2-A, 2-B, 2-C, 3-A, 3-B, 3-C, 4-A, 4-B, 4-C, 5-A, 5-B, 5-C, 6-A, 6-B, 6-C, 7-A, 7-B, 7-C, 8-A, 8-B, 8-C, 9-A, 9-B, 9-C, M-LA OR PARTS THEREOF, AS SAID LOTS ARE DEPICTED, ENUMERATED AND DEFINED ON SAID PLAT OF HARBOR POINT UNIT NO. 1, FALLING WITHIN THE BOUNDARIES, PROJECTED VERTICALLY, UPWARD AND DOWNWARD OF SAID LOT 1 IN BLOCK 2 AFORESAID, AND LYING ABOVE THE UPPER SURFACE OF THE LAND, PROPERTY AND SPACE TO BE DEDICATED AND CONVEYED TO THE CITY OF CHICAGO FOR UTILITY PURPOSES, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM OWNERSHIP AND OF EASEMENTS, RESTRICTIONS, COVENANTS AND BY-LAWS FOR THE 155 HARBOR DRIVE CONDOMINIUM MADE BY <CT&T, AS TRUSTEE UNDER TRUST NO. 58912 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935653 (SAID DECLARATION HAVING BEEN AMENDED FROM TIME TO TIME) TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST AND SPACE COMPRISING ALL THE THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION, AS AMENDED.

PARCEL 2:

EASEMENTS OF ACCESS FOR THE BENEFIT OF PARCEL 1 AFORESAID THROUGH, OVER AND ACROSS LOT 3 IN BLOCK 2 OF SAID HARBOR POINT UNIT 1, ESTABLISHED PURSUANT TO ARTICLE III OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND EASEMENTS FOR HARBOR POINT PROPERTY OWNERS' ASSOCIATION MADE BY <CT&T, AS TRUSTEE UNDER TRUST NUMBER 58912 AND UNDER TRUST NUMBER 58930, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED) AND AS CREATED BY DEED FROM <CT&T, AS TRUSTEE UNDER TRUST NUMBER 58912 TO SANDRA J. BAGNE ANDELDATED DECEMBER 13, 1974 AND RECORDED JUNE 10, 1976 AS DOCUMENT 23516258.

PARCEL 3:

EASEMENTS OF SUPPORT FOR THE BENEFIT OF PARCEL 1 AFOREDESCRIBED AS SET FORTH IN RESERVATION AND GRANT OF RECIPROCAL EASEMENTS, AS SHOWN ON THE PLAT OF HARBOR DRIVE POINT UNIT NUMBER 1, AFORESAID, AND AS SUPPLEMENTED BY THE PROVISIONS OF ARTICLE III OF DECLARATION OF COVENANTS, RESTRICTIONS AND EASEMENTS FOR THE HARBOR POINT PROPERTY OWNERS' ASSOCIATION MADE BY <CT&T, AS TRUSTEE UNDER TRUST NUMBER 58912 AND UNDER TRUST NO. 58950, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 22935651 (SAID DECLARATION HAVING BEEN AMENDED) ALL IN COOK COUNTY, ILLINOIS AND AS CREATED BY DEED FROM <CT&T, AS TRUSTEE UNDER TRUST NUMBER 58912 TO SANDRA J. BAGNE ANDEL DATED DECEMBER 13, 1974 AS DOCUMENT 23516258, IN COOK COUNTY, ILLINOIS.

PROPERTY LOCATED AT: 155 N. HARBOR DRIVE UNIT 913
CHICAGO, ILLINOIS 60601-7328

TAX NUMBER 17-10-401-005 1111