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## LOAN **MODIFICATION AGREEMENT**

PREPARED BY: and Return to:

SELFRELIANCE UKRAINIAN AMERICAN **FEDERAL CREDIT UNION** 2332 W.CHICAGO AVE., CHICAGO, IL 60624



Doc#: 1232644039 Fee: \$44.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 11/21/2012 11:56 AM Pg: 1 of 4

Whereas Nanci Martinez, divorced and not remarried is/are indebted to Selfreliance Ukrainian American Federal Credit Union for a certain sum of money heretofore loaned by the Credit Union evidenced by Note secured by a Mortgage dated February 18, 2005 and recorded on March 4, 2005 in the Office of the Recorder of Deeds of the County of Cook as Document No. 0506349164 in Cook County, State of Illinois and Loan Modification Agreement dated September 27, 2011 and recorded on October 6, 2011 as Document No. 1127931005 and regally described as follows:

LOT 6 IN BLOCK 1 IN MILLS AND SONS RESUBDIVISION OF BLOCKS 1,2, 3 AND 4 IN TELFORD AND WATSON'S ADDITION TO CHICAGO, BEING A SUBDIVISION OF BLOCK 3 AND 4 OF THE FOSTER SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL DE CLOPTS OFFICE MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Tax No.: 16-03-415-036-0000

Property Address: 1012 N Pulaski, Chicago, IL 60651

The parties have agreed to this Modification to extend the maturity date of said Note for 60 months

WHEREAS, based on the modification(s) requested above, the maturity date is hereby modified from April 1, 2012 to April 1, 2017.

WHEREAS, the parties desire to restate the modification terms of said loan so that there shall be no misunderstanding;

THEREFORE, in consideration of the sum of \$10.00 and other good and valuable consideration, BORROWER and LENDER agree as follows;

The parties agree that the only change effectuated by this modification agreement is the date of maturity. All other terms and conditions remain in full force and effect.

That as of the date of this Agreement, the unpaid principal balance of indebtedness is \$149,331.29, all of which borrower promises to pay with interest at 3.00% (as per Loan Modification Agreement dated September 27, 2011 and recorded on October 6, 2011 as Document No. 1127931005) per annum until paid in full and that the same shall be payable in monthly installments of \$765.63 beginning on the 1st day of December, 2012, to be applied as provided in the Note and Mortgage identified above, plus a sum estimated to be sufficient to discharge tax and insurance obligations (which estimated sum may be adjusted as necessary). Such monthly installments shall continue until entire indebtedness evidenced by the Note if fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on April 1, 2017.

This agreement and terms contained herein shall replace and supersede only the terms of the above described Note and Mortgage which are expressly modified herein. All the remaining terms of the Note and Mortgage shall remain in full force and effect and the same are hereby reaffirmed and incorporated by reference herein as if fully restated.

IN WITNESS WHEREOF, this Loan Modification Agreement has been executed this 16th day of November, 2012.

SELFRELIANCE UKRAINIAN AMERICAN F	EDERAL CREDIT UNION
BY: Johda Notal	1 Jani Mort
Bohdan Watral- President	Nanci Martinez
ATTEST: Mann My	( tumun)
Ulana Hrynewych- Assistant Secretary	CYAISTIAN M MOISIO
, ,	*FOR VALUE RECEIVED, I PERSONALLY GUARANTEE THE
	PAYMENT OF THIS LOAN MODIFICATION ACREFMENT
STATE OF ILLINOIS	7.6

COUNTY OF COOK

I, Theresa Dachniwskyj, Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT Nanci Martinez divorced and not remarried, personally known to motio be that same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 16TH day of November, 2012.

My commission expires  $\frac{5/25/2014}{}$ 

**NOTARY PUBLIC** 

OFFICIAL SEAL THERESA DACHNIWSKYJ NCTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:05/25/14 a constitution of the second

Theresa Dachniwsk

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STATE OF ILLINOIS ) ) ss.
COUNTY OF COOK )
in the state aforesaid, DO HERERY CERTIFY THAT Christian M Moisio, divorced and not remarried, 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, sealed, and delivered the said instrument as his free and voluntary act, for the uses and purpose and in the capacity (if any) therein set forth.
GIVEN under my hand and notary seal this 16 <sup>th</sup> day of November, 2012.  Therese Dachus of
Therese Lachuson
Notary Public
My commission expires: $\frac{5/25/2014}{2014}$
OFFICIAL SEAL THERESA DACHNIWSKYJ NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:05/25/14

## **UNOFFICIAL COPY**

STATE OF ILLINOIS
COUNTY OF COOK

SS:

I, Theresa Dachniwskyj, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT Bohdan Watral and Ulana Hrynewych personally known to me and known by me to be the President and Assistant Secretary respectively of SELFRELIANCE UKRAINIAN AMERICAN FEDERAL CREDIT UNION in whose name the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said SELFRELIANCE UKRAINIAN AMERICAN FEDERAL CREDIT UNION, as aforesaid, for the uses and purposes therein set forth, and the said Secretary the 1 and there acknowledged that he, as custodian of the corporate seal of said SELFRELIANCE UKRAINIAN AMERICAN FEDERAL CREDIT UNION did affix the said corporate seal to said instrument as ni3 free and voluntary act and as the free and voluntary act of said Secretary as aforesaid for the uses and purposes therein set forth.

Given under my hand and official seal, this 16th day of November, 2012.

My commission expires 5/25/2014

NOTARY PUBLIC

OFFICIAL SEAL
THERESA DACHNIWSKYJ
NCTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:05/25/14