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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is entered into this 15TH day of DECEMBER, 2012

between CHICAGO TITLE AND TRUST COMPANY AS TRUSTEE UNDER TRUST AGREEMENT DATED 11/19/1974 A/K/A TRUST NUMBER 1065345

(the "Borrower(s)") with an address of: 835 E.DREXEL SQUARE CHICAGO, IL. 60615 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: 835 E.DREXEL SQUARE CHICAGO, IL. 60615 Permanent Real Estate Tax Index Number: 20-11-300-011-0000 and further legally described as follows: SEE EXHIBIT "A"



Doc#: 1301104016 Fee: \$44.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/11/2013 08:54 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 RELEASE DEPARTMENT

- Borrower(s) executed and delivered to Lender a Note dated DECEMBER 28, 2006 in the principal sum of ONE HUNDRED THOUSAND DOLLARS AND 00/100 U.S. \$100,000.00 . The Note was secured by a Trust Deed to Chicago Title Land Trust Company identified by document number 828111 and recorded as document number 0715846019 ("Trust Deed") of even date with the Note, and cover certain improved property as described above.
- As of DECEMBER 15, 2012 the outstanding unpaid Principal Balance payable under the Note and Trust Deed is SIXTY-NINE THOUSAND FIVE HUNDRED EIGHTY-NINE DOLLARS AND 82/100. \$ which consists of the amount loaned to the Borrower(s) by the Lender and any interest capitalized to date. \$69,589.82
- 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 DECEMBER 15, 2012
 - The Interest rate of the Note will be 2.650% per annum commencing the date written above, and will be disclosed on the payment due date on JANUARY 5, 2013
 - The Loan Modification Agreement requires the Borrowers to make 109 payments of SEVEN-HUNDRED AND NINETEEN DOLLARS AND .06/100 U.S. \$ 719.06 and a final payment on JANUARY 5, 2022 of SEVEN HUNDRED AND EIGHTEEN DOLLARS AND 90/100 DOLLARS, U.S. \$ 718.90

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 assign of the Lender, and all subsequent holders of the Trust Deed.

Prepared by and Mail to:
United Credit Union
Attn: James P. O'Farrell
4444 S. Pulaski Road
Chicago, IL. 60632-4011

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

BORROWER(S)

Frank Johnson
FRANK JOHNSON

ATTACHED EXONERATION RIDER IS INCORPORATED HEREIN

CHICAGO TITLE LAND TRUST COMPANY
as Trustee under Trust No. 1065345
and not personally

BY: *[Signature]*
ASSISTANT VICE PRESIDENT

LENDER

United Credit Union

By: *Gary M. Beck*

Print Name GARY M. BECK

Title: PRESIDENT

S. Y
P. H
S. N
SC. X
INT. X

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(INDIVIDUAL)

State of Illinois

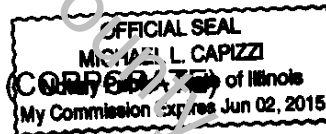
County of Cook

I, the undersigned, a Notary Public and for the said County and State, certify that CHICAGO TITLE AND TRUST COMPANY AS TRUSTEE UNDER TRUST 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 15TH day of DECEMBER, 2012 and

My Commission expires on: 2nd day of June 2015

Michael L. Capizzi
Notary Public



State of Illinois

County of Cook

I, the undersigned, a Notary Public and for the said County and State, certify that **GARY M PECK** are 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 15TH day of DECEMBER, 2012 and

My Commission expires on: 2nd day of June 2015

Michael L. Capizzi
Notary Public

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Consented to by Chicago Title Land Trust Company, as Trustee under Trust Deed recorded as Document number 0715846019

Dated: January 07, 2013

[Handwritten Signature]
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.

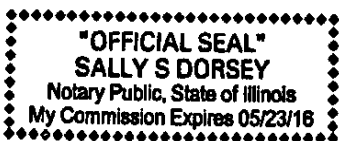
State of Illinois
County of Cook

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 January 7, 2013



[Handwritten Signature]
Notary Public

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EXHIBIT "A"

LOT 3 IN THE SUBDIVISION OF LOTS 4 AND 5 IN WILLIAM
TURKINGTON BOULEVARD AND PARK RESUBDIVISION OF
BLOCK 9 (EXCEPT THE NORTH 317 FEET THEREOF) IN DREXEL
AND SMITH'S SUBDIVISION OF THE WEST HALF OF THE
NORTHWEST QUARTER AND THE WEST HALF OF THE WEST
HALF OF THE SOUTHEAST QUARTER OF SECTION 11, TOWNSHIP
38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PROPERTY LOCATED AT: 835 EAST DREXEL SQUARE,
CHICAGO, IL 60615-3705

TAX #20-11-300-011-0000

Cook County Clerk's Office