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Doc#: 1303546129 Fee: \$40.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/04/2013 12:34 PM Pg: 1 of 2

PREPARED BY/MAIL TO:

AJ SMITH FSB
14757 S CICERO AVE
MIDLOTHIAN, IL 60445

0020781894

02-20-29094
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LOAN MODIFICATION AGREEMENT

This is a Loan Modification Agreement ("Agreement") dated as of December 18, 2012 by and between A.J. SMITH FEDERAL SAVINGS BANK ("Mortgagee") and NICK J. BISBIKIS AND ANGELINE BISBIKIS-HIS WIFE ("Mortgagor").

Mortgagee has heretofore made a loan to Mortgagor in the original principal sum of Eighty Thousand and xx/100(\$80,000.00). Mortgagor's obligation to repay said loan is evidenced by a promissory note dated January 22, 2009 ("Note") and is secured by a mortgage ("Mortgage") dated January 22, 2009 and recorded on February 3, 2009 in the Recorder's Office of Cook County Illinois as Document No. 0903435064 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 35 IN OLSICK AND GAW ADDITION TO PALOS HILLS THE NORTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 10, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #23-10-203-055

ADDRESS: 8919 W. 97TH ST., PALOS HILLS, ILLINOIS 60465

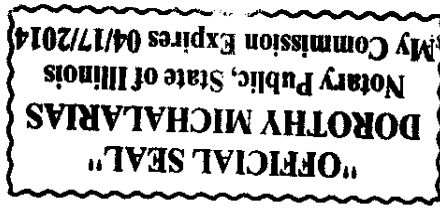
Said Note and Mortgage are hereinafter referred to as the "Loan Documents".

Mortgagor has asked Mortgagee to reduce the rate and change the maturity date of the Note and Mortgage and Mortgagee is willing to reduce the rate and change the maturity date of the Note and Mortgage 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 rate of 2.875 % per annum.
2. Commencing February 1, 2013 and on the FIRST day of each successive month thereafter until the maturity date set forth below, Mortgagor shall pay monthly principal and interest in the amount of Four Hundred Eighty Six and 02/100(\$486.02).
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 January 1, 2028(the "Maturity Date").
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.

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[Signature]

Given under my hand and official seal December 18, 2012.

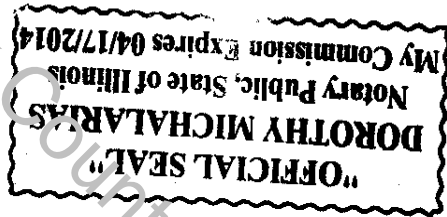
I, the undersigned, a Notary Public in and for said county and state do hereby certify that, DONNA J MANUEL, VICE PRESIDENT of A.J. SMITH FEDERAL SAVINGS BANK, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that SHE signed and delivered the said instrument as HER free and voluntary act, for the uses and purposes therein set forth.

State of Illinois, County of COOK

BY: *[Signature]*

A.J. SMITH FEDERAL SAVINGS BANK

IN WITNESS WHEREOF, Mortgagee has executed this Agreement December 18, 2012



[Signature]

Given under my hand and official seal December 18, 2012

I, the undersigned, a Notary Public in and for said county and state do hereby certify that NICK J. BISBIKIS AND ANGELINE BISBIKIS, personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

State of Illinois, County of Cook

[Signature]
ANGELINE BISBIKIS

[Signature]
NICK J. BISBIKIS

IN WITNESS WHEREOF, Mortgagor has executed this Agreement on December 18, 2012.

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.