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LOAN MODIFICATION AGREEMENT



This Loan Modification Agreement ("Agreement") is entered into this 16TH day of APRIL, 2013 between NORMA I. CORTEZ AND DANIEL R. CORTEZ, HER HUSBAND

Doc#: 1317601005 Fee: \$44.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00 Karen A. Yarbrough Cook County Recorder of Deeds Date: 06/25/2013 09:46 AM Pg: 1 of 4

(the "Borrower(s)") with an address of: 3526 WEST HIRSCH CHICAGO, IL. 60651-2206 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: 3526 WEST HIRSCH CHICAGO, IL. 60651-2206 Permanent Real Estate Tax Index Number: 16-02-212-039-0000

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

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):

- 1. Borrower(s) executed and delivered to Lender a Note dated AUGUST 31, 2006 in the principal sum of TWO-HUNDRED SIXTY-ONE THOUSAND DOLLARS AND 00/100 U.S. \$261,000.00 . The Note was secured by a Trust Deed to Chicago Title Land Trust Company identified by document number 826948 and recorded as document number 0626246061 ("Trust Deed") of even date with the Note, and cover certain improved property as described above.
2. As of APRIL 16TH, 2013 the outstanding unpaid Principal Balance payable under the Note and Trust Deed is TWO-HUNDRED TWENTY-TWO THOUSAND SEVEN-HUNDRED-NINETY-FOUR DOLLARS AND 56/100 which consists of the amount loaned to the Borrower(s) by the Lender and any interest capitalized to date. \$222,794.56
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 APRIL 16TH, 2013
(a) The Interest rate of the Note will be 3.375% per annum commencing the date written above, and will be disclosed on the payment due date on MAY 1ST, 2013
(b) The Loan Modification Agreement requires the Borrowers to make 241 payments of ONE THOUSAND FOUR HUNDRED -ONE DOLLARS AND 46/100 U.S. \$ 1,401.46 and a final payment on 11/1/2030 of ONE THOUSAND THREE HUNDRED -NINETY-NINE DOLLARS AND 19/100 DOLLARS, U.S. \$ 1,399.19

Release Dept -

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.

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

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

BORROWER(S)

NORMA I. CORTEZ

DANIEL R. CORTEZ

LENDER United Credit Union

By GARY M. PECK Print Name GARY M. PECK

Title: PRESIDENT

SY P4 SN SCY INTB

BOX 334 CT

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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 **NORMA I. CORTEZ AND DANIEL R. CORTEZ, HER HUSBAND** 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 16TH day of APRIL, 2013 and

My Commission expires on: 2nd 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** 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 16TH day of APRIL, 2013 and

My Commission expires on: 2nd of June 2015

Michael L. Capizzi
Notary Public

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EXHIBIT 'A'

LOT 39 IN BLOCK 7 IN VAN SCHAACK AND HERRICK'S SUBDIVISION OF THE NORTHWEST ¼ OF THE NORTHEAST ¼ OF SECTION 2, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ADDRESS OF PROPERTY: 3526 WEST HIRSCH
CHICAGO, ILLINOIS 60651-2206

PERMANENT INDEX NO: 16-02-212-039-0000

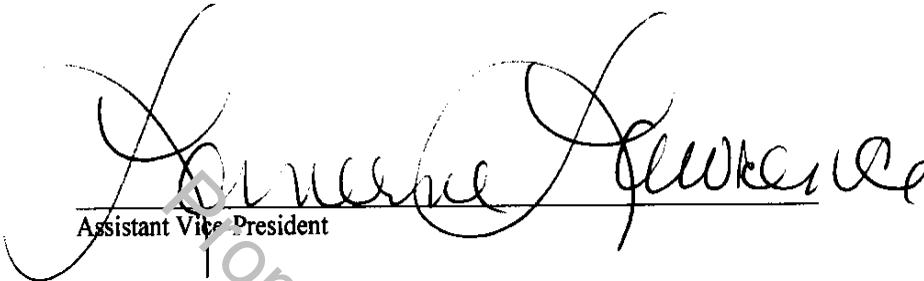
Property of Cook County Clerk's Office

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Consented to by Chicago Title Land Trust Company, as Trustee under
Trust Deed recorded as Document number 0626246061

Dated: May 20, 2013




Assistant Vice President

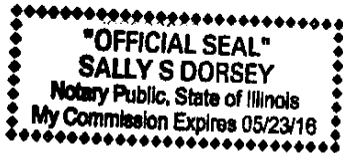
IN WITNESS WHEREOF, as Trustee as aforesaid, has caused these presents to be signed by its Assistant Vice-President, and its corporate Seal to be hereto affixed.

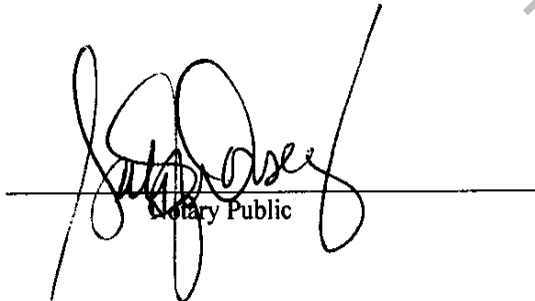
State of Illinois
County of Cook SS.

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 May 20, 2013




Notary Public