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This instrument prepared under the supervision of ARTHUR NEVILLE, Attorney 4801 W. Belmont Ave. Chicago, Illinois 60641



Doc#: 1404144010 Fee: \$42.00 RHSP Fee: \$9.00 RPRF Fee: \$1.00

Karen A. Yarbrough

Cook County Recorder of Deeds
Date: 02/10/2014 10:21 AM Pg: 1 of 3

Home Equity Line of Credit Modification Agreement

Community Savings Bank Loan No. 01-8001 3971 Dated: January 28, 2014

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for Fortino Gutierrez and Irma P. Gotierrez (Borrowers) currently in the amount of SIXTY THOUSAND DOLLARS ACO NO/100 - - - (\$60,000.00) securing said Line of Credit with real property located in Cock County, Illinois and legally described as follows:

SEE ATTACHED

Commonly Known As: 5744 N. OCTAVIA AVENUE-CHICAGO, IL 60631

Permanent Index Number: 12-01-409-046-0000

as evidenced by a Promissory Note and Mortgage signed and celivered on June 24, 2008, which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. 0819901029, which said Promissory Note and Mortgage are hereby incorporated herein and made a part of this Loan Modification Agreement, and

WHEREAS, the undersigned Borrowers and Community Savings Bank have found it mutually beneficial and in their interest to revise the terms of said Promissory Note and Mortgage and do hereby agree to the modification of the terms of said line of credit as set forth herein:

Rollover for an additional two (2) years is hereby added to the term of said line of credit thereby extending the balloon maturity date to JULY 1, 2015.

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THEREFORE, for the mutual considerations herein stated and as set out in the Home Equity Line of Credit Agreement and Promissory Note, it is hereby agreed between the undersigned parties that as of this date, January 28, 2014, this line of credit shall continue for an additional two (2) year term with a new maturity date of JULY 1, 2015.

In all other respects, said Home Equity Line of Credit Agreement and Promissory Note and Mortgage contracts shall remain in full force and effect. If this document differs from or is inconsistent with the Home Equity Line of Credit Agreement and Promissory Note and Mortgage or any other loan documents, this Modification shall control and govern.

Community Savings I	Bank	Borrowers
By: Vice President	will	Fortino Gutierrez
Attest Asst. Secretary	Recul	Irma P. Gutierrez
	940	
State of Illinois) Mortgager N	Votary
0.01		/bx
County of Cook)	

I, Liz Slowik, a Notary Public, in and for said County, in the state aforesaid, do hereby certify, that Fortino Gutierrez and Irma P. Gutierrez 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 they signed and delivered the said instrument as their free and voluntary act for the intent and purpose therein set forth.

Given under my hand and seal this 28th day of January, 2014

Notary Public

MAIL TO: Community Savings Bank 4801 W. Belmont Avenue Chicago, IL. 60641 "OFFICIAL SEAL"
LIZ SLOWIK
Notary Public, State of Illinois
My Commission Expires 03/03/16

BOX 331

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Exhibit "A"

LOT 55 IN MCNEILL AND CROSS RESUBDIVISION OF PART OF LOT 4 IN COUNTY CLERK'S DIVISION, ALSO LOTS AND VACATED STREET AND ALLEY IN BLOCKS 4 AND 5 IN L. M. JACOBSON'S NORWOOD PARK ADDITION TO CHICAGO, BEING A SUBDIVISION OF PART OF THE EAST HALF (E-1/2) OF THE SOUTHEAST QUARTER (SE-1/4) OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 17.-01-409-046-0000

PROPERTY COMMONLY KNOWN AS: 5744 N. OCTAVIA AVENUE-CHICAGO, IL 60631