

UNOFFICIAL COPY

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



Doc#: 1610544005 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 04/14/2016 09:56 AM Pg: 1 of 3

Home Equity Line of Credit Modification Agreement

Community Savings Bank
Loan No. 01-80015109
Dated: January 30, 2016

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for Cecia Hernandez, Trustee of the Cecia Hernandez Trust Dated September 19, 2010 (Borrower) currently in the amount of

ONE HUNDRED THOUSAND DOLLARS AND NO/100 - - - (\$100,000.00) securing said Line of Credit with real property located in Cook County, Illinois and legally described as follows:

LOT 9 IN BLOCK NINE (9) IN GRAND AVENUE ESTATES, BEING A SUBDIVISION OF THE WEST HALF (W-1/2) OF THE EAST HALF (E-1/2) OF THE NORTHWEST QUARTER (NW-1/4) OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT RAILROAD RIGHT OF WAY) ACCORDING TO PLAT FILED IN THE REGISTRAR'S OFFICE AS DOCUMENT NUMBER 41516, IN COOK COUNTY, ILLINOIS.

Commonly Known As: 2149 N. Moody Avenue-Chicago, IL 60639

Permanent Index Number: 13-32-121-009-0000

as evidenced by a Promissory Note and Mortgage signed and delivered on November 9, 2010, which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. 1034708287, which said Promissory Note and Mortgage are hereby incorporated herein and made a part of this Loan Modification Agreement, and

WHEREAS, the undersigned Borrower 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 One (1) Year is hereby added to the term of said Line of Credit thereby extending the balloon maturity date to December 1, 2016.

BOX 331

UNOFFICIAL COPY

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 30, 2016, this Line of Credit shall continue for an additional One (1) Year term with a new maturity date of DECEMBER 1, 2016.

Although the Lender may consider refinancing this debt with a fully amortized mortgage loan, Community Savings Bank is under no obligation to refinance the loan at that time. Any loan considered by Community Savings Bank must be applied for and fully underwritten before being approved

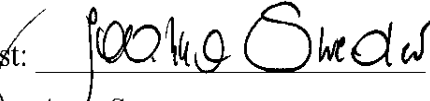
In all other respects, said Home Equity Line of Credit Agreement and Promissory Note and Mortgage contracts shall remain in full force and effect. If this document differs from or is inconsistent with the Home Equity Line of Credit Agreement and Promissory Note and Mortgage or any other loan documents,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

Community Savings Bank

By: 
Vice President

Borrower


Cecilia Hernandez, Trustee

Attest: 
Asst. Secretary

UNOFFICIAL COPY

State of Illinois)
)
 County of Cook)

Mortgagor Notary

I, Liz Slowik, a Notary Public, in and for said County, in the state aforesaid, do hereby certify, that Cecilia Hernandez 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 she signed and delivered the said instrument as her free and voluntary act for the intent and purpose therein set forth.

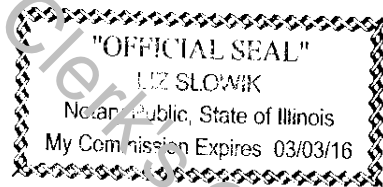
Given under my hand and seal this 20th day of January, 2016



 Notary Public

BOX 331

MAIL TO:
 Community Savings Bank
 4801 W. Belmont Avenue
 Chicago, IL. 60641



Property of Cook County Clerk's Office