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Doc#: 1614517011 Fee: \$44.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/24/2016 10:09 AM Pg: 1 of 4

COVER LETTER

NAME: LINDA NOVICK AND NICHOLAS J. O'KEEFE

PROPERTY ADDRESS: 345 N CANAL ST APT 1606
CHICAGO IL 60606-1295

LEGAL DESCRIPTION: SEE ATTACHED

PIN: 17-09-306-011-1101
17-09-306-011-1100

PREPARED BY AND RETURN TO:

FIRST FEDERAL SAVINGS BANK
633 LASALLE STREET
OTTAWA, IL 61350

Prepared by: JG

Property of Cook County Clerk's Office

S 5
P 4
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M M
SC 5
E 5
INT *[Signature]*

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LOAN MODIFICATION AGREEMENT

Loan No. *****0310

WHEREAS, FIRST FEDERAL SAVINGS BANK has loaned to LINDA NOVICK AND NICHOLAS J O'KEEFE, WIFE AND HUSBAND THE SUM OF SIXTY TWO THOUSAND DOLLARS AND NO/100 (\$62,000.00) as evidenced by a mortgage and note executed and delivered on MARCH 16, 2011 which mortgage is duly recorded in the public records in the jurisdiction where the mortgaged property is located, which mortgage and note is hereby incorporated herein as a part of this instrument as Document No. 1111522040; and WHEREAS, the undersigned, owner of said premises, does hereby request a modification of the terms of said loan in the following respects:

1. **MODIFY LOAN FROM AN OPEN LINE OF CREDIT TO A CLOSED END FIXED 2ND MORTGAGE**
2. **MODIFY THE INTEREST RATE FROM VARIABLE TO 6.875%**
3. **MODIFY THE TERM FROM 60 TO 180**
4. **MODIFY THE MATURITY DATE FROM MARCH 16, 2016 TO APRIL 25, 2031**
5. **MODIFY THE PAYMENT AMOUNT FROM INTEREST ONLY TO \$513.51 PER MONTH BEGINNING MAY 25, 2016 AND THE 25TH OF EVERY MONTH THEREAFTER**

WHEREAS, FIRST FEDERAL SAVINGS BANK and the undersigned have received good and valuable consideration for the execution of this Loan Modification Agreement. AND WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter; THEREFORE, it is hereby agreed that as of the date of this Agreement, the ACTUAL unpaid balance of said indebtedness will be: \$57,578.31 as of April 19, 2016. All of which the undersigned promises to pay with interest at the rate of 6.875% per annum and that the same shall be payable in MONTHLY installments of \$513.51, starting MAY 25, 2016, with all such payments to be applied first to interest, and the balance to principal and that in all other respects said contract shall remain in full force and effect.

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Signed, sealed and delivered this 22 day of APRIL, 2016.

FIRST FEDERAL SAVINGS BANK

BORROWER(S)

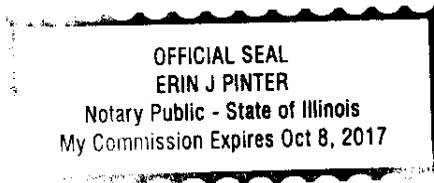
BY: *Konni Rodeghier*
(Seal) KONNI RODEGHIER
SR. VICE-PRESIDENT

Linda O'Keefe Novick
LINDA NOVICK

ATTEST: *Brock Ruark*
(Seal) BROCK RUARK
ASSISTANT VICE PRESIDENT

Nicholas J. O'Keefe
NICHOLAS J. O'KEEFE

Erin J. Pinter
NOTARY PUBLIC



CONSENT TO LOAN MODIFICATION

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including and original unreleased borrower or borrowers, hereby consent to the foregoing loan modification.

(Seal)

Note: the above loan modification agreement, when signed would be good only against the present obligor or obligors. If it is desired to hold an endorser, guarantor, or other secondary party, including an original unreleased borrower, the above consent should be executed.)

THIS INSTRUMENT WAS PREPARED BY AND RETURNED TO:
First Federal Savings Bank
633 LaSalle Street
Ottawa, IL 61350

Processed by: BR

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LEGAL DESCRIPTION:**PARCEL 1:**

UNIT NUMBERS 1605 AND 1606 IN FULTON HOUSE CONDOMINIUM AS DELINEATED ON THE PLAT OF SURVEY ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED ON JUNE 5, 1981 AS DOCUMENT 25895835 AND AMENDMENTS THERETO, BEING PARTS OF WHARFING LOTS IN BLOCK J AND K OF THE ORIGINAL TOWN OF CHICAGO AND CERTAIN VACATED STREETS ALL IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS. ✓

PARCEL 2:

EASEMENT FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AS DECLARED IN DECLARATION OF EASEMENTS AND COVENANTS DATED JUNE 1, 1981 AND RECORDED JUNE 5, 1981 AS DOCUMENT 25895261 AND AS CREATED BY DEEDS FROM LASALLE NATIONAL BANK, A NATIONAL BANKING ASSOCIATION, AS TRUSTEE UNDER TRUST NUMBER 100819 TO VARIOUS UNIT OWNERS OVER AND ACROSS ALL THAT PART OF THE PROPERTY AND SPACE LYING BELOW A HORIZONTAL PLANE WHICH IS AT AN ELEVATION OF 12.55 FEET ABOVE CHICAGO CITY DATUM AND CONTAINED WITHIN THE VERTICAL PROJECTION OF THE FOLLOWING DESCRIBED PARCEL OF LAND A TRACT OF LAND, COMPRISING A PART OF ORIGINAL WATER LOT OR WHARFING LOT 1, IN BLOCK K IN THE ORIGINAL TOWN OF CHICAGO, IN SECTION 9, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THE SOUTH HALF (EXCEPT THE NORTH 3.00 FEET OF SAID SOUTH 1/2) OF VACATED WEST CARROLL STREET LYING NORTH OF AND ADJACENT TO SAID LOT 1, ALL IN COOK COUNTY, ILLINOIS, DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A POINT ON THE NORTHWARD PROLONGATION OF THE WEST LINE OF SAID BLOCK K WHICH IS 394.65 FEET NORTH OF THE SOUTHWEST CORNER THEREOF, SAID POINT BEING ON THE EAST LINE OF NORTH CANAL STREET, AND IN THE SOUTH LINE OF NORTH 3.00 FEET OF THE SOUTH HALF OF VACATED WEST CARROLL STREET, THENCE SOUTH 87 DEGREES 04 MINUTES 20 SECONDS EAST, ALONG THE SOUTH LINE OF THE NORTH 3.00 FEET OF VACATED CARROLL STREET AFORESAID, A DISTANCE OF 20.15 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 07 DEGREES 04 MINUTES 28 SECONDS EAST, A DISTANCE OF 70.02 FEET; THENCE NORTH 82 DEGREES 55 MINUTES 32 SECONDS EAST, A DISTANCE OF 60.15 FEET; THENCE NORTH 07 DEGREES 04 MINUTES 28 SECONDS WEST, A DISTANCE OF 55.67 FEET; THENCE NORTH 87 DEGREES 04 MINUTES 20 SECONDS WEST, A DISTANCE OF 17.53 FEET; THENCE NORTH 02 DEGREES 55 MINUTES 50 SECONDS EAST, A DISTANCE OF 3.68 FEET TO THE SOUTH LINE OF THE NORTH 3.00 FEET OF THE SOUTH HALF OF VACATED CARROLL STREET AFORESAID; THENCE NORTH 87 DEGREES 04 MINUTES 20 SECONDS EAST, A DISTANCE OF 44.21 FEET TO THE POINT OF BEGINNING.

PERMANENT INDEX NUMBER: 17-09-306-011-1101 ✓
17-09-306-011-1100