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1717034007

Doc# 1717034007 Fee \$42.00

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KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 06/19/2017 09:46 AM PG: 1 OF 3

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

Home Equity Line of Credit Modification Agreement

Community Savings Bank

Loan No. 01-80015370

Dated: April 29, 2017

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for Aneta Konopka and Krzysztof Konopka (Borrowers) currently in the amount of **SIXTY THOUSAND AND NO/100 DOLLARS - - - (\$60,000.00)** securing said Line of Credit with real property located in Cook County, Illinois and legally described as follows:

LOT 28 IN PETERSON'S SUBDIVISION OF THE SOUTH 10 ACRES OF THE WEST HALF (W-1/2) OF THE NORTHWEST QUARTER (NW-1/4) OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT PART TAKEN FOR MANNHEIM ROAD) IN COOK COUNTY, ILLINOIS.

Commonly Known As: 10242 ADDISON AVENUE, FRANKLIN PARK, IL 60131

Permanent Index Number: 12-21-106-018-0000

as evidenced by a Promissory Note and Mortgage signed and delivered on March 24, 2012, which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. 1210745009 & 1212831000, 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 five (5) years is hereby added to the term of said Line of Credit thereby extending the balloon maturity date to April 1, 2022.

BOX 331

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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, April 29, 2017, this Line of Credit shall continue for an additional five (5) year term with a new maturity date of APRIL 1, 2022.

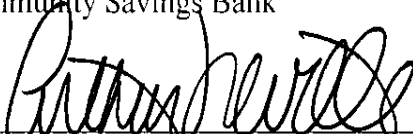
On the Maturity Date (04/01/2022) listed in this Modification Agreement you must repay the entire principal balance of the loan and unpaid interest then due in a single balloon payment. The minimum payment will not fully repay the principal that is outstanding on your Line of Credit.

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

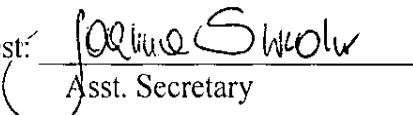
In all other respects, said Home Equity Line of Credit Agreement and Promissory Note and Mortgage contracts shall remain in full force and effect. If this document differs from or is inconsistent with the Home Equity Line of Credit Agreement and Promissory Note and Mortgage or any other loan documents,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

Community Savings Bank

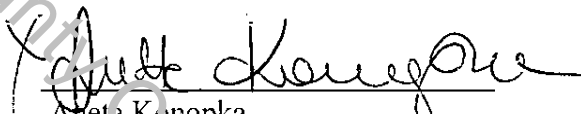
By:


Vice President

Attest:


Asst. Secretary

Borrowers


Aneta Konopka


Krzysztof Konopka

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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 Aneta Konopka and Krzysztof Konopka 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 29th day of April, 2017



 Notary Public

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



BOX 331

Property of Cook County Clerk's Office