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Prepared by:
Partnership Financial Credit Union
(F,K,A, Niles Township Schools Credit Union)
5940 Lincoln Ave.
Morton Grove, IL 60053

When Recorded return to:
Partnership Financial Credit Union
5940 Lincoln Ave.
Morton Grove, IL 60053

Doc#. 1804046160 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 02/09/2018 10:17 AM Pg: 1 of 4

LOAN AMENDMENT

This Loan Amendment, made this 1st day of February, 2018 between Gertrude M. O'Reilly (herein "Borrower") and Partnership Financial Credit Union (F,K,A, Niles Township Schools Credit Union), whose address is 5940 Lincoln Ave, Morton Grove, IL 60053 (herein "Lender"), amends and supplements the Mortgage dated December 29, 2005 (Exhibit A), filed and recorded by the Cook County Recorder of Deeds on February 28, 2006 as Document Number 0605955162 the Note and Line of Credit Agreement dated December 29, 2005, (Exhibit B) and amended December 1, 2011, secured by the Mortgage.

WHEREAS, by virtue of the Mortgage, Borrower mortgages, grants, and conveys to Lender the following described property located in Cook County, State of Illinois:

LOT 14 IN BLOCK 8 IN FIRST ADDITION TO WALTER G MCINTOSH'S METROPOLITAN ELEVATED SUBDIVISION OF THAT PART IN THE SOUTHWEST ¼ LYING NORTH OF THE SOUTH 1271.3 FEET OF THE SOUTH 300 ACRES OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Common Address: 1626 S. Maple, Berwyn, IL 60402

P.I.N. 16-19-300-029-0000

WHEREAS, as of February 1, 2018, the amount payable under the Note and Mortgage of December 29, 2005 (the "Unpaid Principal Balance") is \$136,581.48, consisting of the outstanding principal amount loaned to Borrower by Lender.

WHEREAS, Borrower and Lender, for mutual consideration, agree to modify the terms of the payments of said indebtedness:

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NOW, THEREFORE, IT IS AGREED AS FOLLOWS:

1. Payment Terms, referenced in Note, are hereby scheduled as follows:

	CURRENT	AMENDED
a) Rate:	<u>1.000%</u>	<u>4.000% (Fixed)</u>
b) Monthly Payment:	<u>\$1,035.00</u>	<u>\$1,035.00</u>
c) Monthly Escrow Payment:	<u>\$ 165.00</u>	<u>\$ 205.00</u>
e) Total Monthly Payment:	<u>\$1,200.00</u>	<u>\$1,240.00</u>
f) Payment Due:	<u>02/05/2018</u>	<u>02/05/2018</u>
g) Maturity Date:	<u>11/05/2016</u>	<u>02/01/2028</u>

(The maturity represents a Balloon Payment requirement, the payments are based on a 120 month amortization. Any and all outstanding principal balance as of the date of maturity will be due and payable at that time. The estimated amount that will be \$55,897.51.)

2. Except as expressly modified herein the Note, Mortgage, and all other documents, security, or actions, non-actions, or any position whatsoever of any party relating to indebtedness, shall remain in full force and effect and not be prejudiced in any way by this Loan Amendment.

3. If, on February 1, 2028, Borrower still owes amounts due under the Note dated December 29, 2005, Borrower will be required to pay the loan in full.

4. If all or any part of the Property or any interest in the Property is sold or transferred, or if Borrower is not a natural person and beneficial interest in Borrower is sold or transferred without the prior written consent of Lender, Lender may require immediate payment in full of all sums secured by the Mortgage referenced herein.

5. Nothing in this Loan Amendment shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Mortgage. Except as expressly modified herein, the Note, Mortgage, and all other documents, security, or actions, non-actions, or any position whatsoever of any party relating to indebtedness, shall remain in full force and effect and not be prejudiced in anyway by this Loan Amendment.

6. Any and all payments referenced in letter(s) b and e herein are inclusive of funds to be collected for escrow for any required tax and/or insurance payments. The amount for such escrow accounts, as referenced in letter c, is in addition to the agreed will be deposited in the members specified account established solely for the purpose of property tax payments. This amount may be subject to change based on increases by taxing authorities and insurance companies.

7. This amendment dated the 1st day of February, 2018 supersedes and nullifies any amendments, agreements or modifications previously executed and agreed upon by the individuals presently and previously being duly responsible for the execution of such documents and agreements.

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Loan Amendment dated February 1, 2018;

EXECUTED THIS First DAY OF February, 2018.

Gertrude M. O'Reilly
BY: Gertrude O'Reilly
(Borrower)

Gertrude M. O'Reilly
BY:
(Borrower)

Theresa M. Guerriero
BY: THERESA M. GUERRIERO
EVP LENDING
Partnership Financial Credit Union
(Lender)

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STATE OF ILLINOIS)
) ss
COUNTY OF COOK)

I, Shyomara Meza Guzman, a Notary Public in and for said County and State of Illinois, do hereby certify that Gertrude O'Reilly, personally known to me to be the same person whose name is subscribed to the foregoing Loan Amendment, appeared before me this day in person, and acknowledged that he signed and delivered the Loan Amendment as his/her free and voluntary act, for the use and purpose set forth therein.

Given under my hand and Official Seal, this 5th day of February, 2018.

My Commission expires January 09 2018.

Shyomara Meza Guzman
(Notary Public)

NOTARIAL SEAL:



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