

# UNOFFICIAL COPY

Prepared by:  
PARTNERSHIP FINANCIAL CREDIT UNION  
5940 Lincoln Ave.  
Morton Grove, IL 60053

Doc#: 1820608001 Fee: \$52.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 07/25/2018 09:06 AM Pg: 1 of 3

When Recorded return to:  
PARTNERSHIP FINANCIAL CREDIT UNION  
5940 Lincoln Ave.  
Morton Grove, IL 60053

## LOAN MODIFICATION

This Loan Modification, made this 19<sup>th</sup> day of July, 2018 between Marilyn Birz (herein "Borrower") and PARTNERSHIP FINANCIAL CREDIT UNION, whose address is 4757 W. Howard Street #305, Skokie IL (herein "Lender"), amends and supplements the Mortgage dated June 11, 2008 (Exhibit A), filed and recorded by the Cook County Recorder of Deeds on July 31, 2008 as Document Number 0821349011 and the Note dated June 11, 2008, (Exhibit B) 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:

UNIT 305B IN THE PARK LINCOLN CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 IN SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 89556290, AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST.

Common Address: 4757 W. Howard Street #305C, Skokie IL 60076

P.I.N. 10-27-300-021-1054

WHEREAS, as of July 19, 2018, the amount payable under the Note and Mortgage dated June 11, 2008 (the "Unpaid Balance Owed") is \$52,536.03, 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:

NOW, THEREFORE, IT IS AGREED AS FOLLOWS:

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

- |     |                                       |             |
|-----|---------------------------------------|-------------|
| a)  | New Line of Credit Limit:             | \$0.00      |
| b.) | Introductory Rate (through 06/30/18): | <u>0.00</u> |
| c)  | Term:                                 | <u>120</u>  |

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f) New Payment Due: 560.00

g) Maturity Date: 06/20/2028

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 Modification.
3. If, on June 20, 2018 Borrower still owes amounts due under the Note dated June 11, 2008, Borrower will pay those amounts in full on that date, which is known as the Maturity Date.
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 Modification 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 Modification.
6. Any and all payments referenced in letter(s) b and e herein are not inclusive of funds required in 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 upon and amended amount aforementioned in letter(s) b and e. This amount may be subject to change based on increases by taxing authorities and insurance companies.
7. This Modification dated the July 19, 2018 supersedes and nullifies any Modifications, 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.

EXECUTED THIS 19<sup>th</sup> DAY OF July, 2018.

Marilyn T. Birz  
BY: Marilyn Birz  
(Borrower)

\_\_\_\_\_  
BY:  
(Borrower)

Theresa M. Guerriero  
BY: Theresa M. Guerriero  
EVP Lending  
Partnership Financial Credit Union

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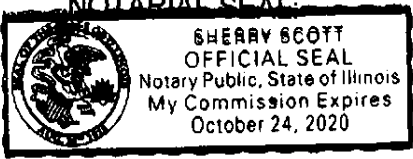
STATE OF ILLINOIS )  
COUNTY OF COOK ) ss

I, Sherry Scott, a Notary Public in and for said County and State of ILLINOIS, do hereby certify that Marilyn Birz, personally known to me to be the same person whose name is subscribed to the foregoing Loan Modification, appeared before me this day in person, and acknowledged that he signed and delivered the Loan Modification as his free and voluntary act, for the use and purpose set forth therein.

Given under my hand and Official Seal, this 19 day of July, 2018.

My Commission expires 10/24/20.

Sherry Scott  
(Notary Public)



Cook County Clerk's Office