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

Doc#: 1907025033 Fee: \$52.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 03/11/2019 11:59 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 5th day of March, 2019 between Stephanie D. and William E. Danielak (herein "Borrower") and PARTNERSHIP FINANCIAL CREDIT UNION, whose address is 8429 LaTrobe Ave, Skokie IL 60077 (herein "Lender"), amends and supplements the Mortgage dated July 14, 2016(Exhibit A), filed and recorded by the Cook County Recorder of Deeds on July 20, 2016 as Document Number 1620247091 and the Note dated July 14, 2016, (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:

LOT 34 AND LOT 35 IN H. LEROY EVANS' ADDITION TO NILES CENTER, IN THE NORTHWEST QUARTER AND THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT DOCUMENT NO. 8245877, IN COOK COUNTY, ILLINOIS.

Common Address: 8429 LaTrobe Avenue, Skokie IL

P.I.N. 10-21-129-040-0000

WHEREAS, as of 03/05/2019, the amount payable under the Note and Mortgage dated July 14, 2016 (the "Unpaid Balance Owed") is \$99,494.11, 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: \$150,000.00
- b.) Introductory Rate (through 06/30/18): 2.99%
- c) Term: 240
- f) New Payment Due: 373.75
- g) Maturity Date: 02/20/2039

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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 02/20/2039 Borrower still owes amounts due under the Note dated July 14, 2016, 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 March 05, 2019 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 5th DAY OF March, 2019.

[Signature]
BY: William Danielak
(Borrower)

[Signature]
BY: Stephanie Danielak
(Borrower)

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

