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EXTENSION AGREEMENT

PREPARED BY: **SELFRELIANCE** FEDERAL CREDIT UNION 2332 W. CHICAGO AVE., CHICAGO, IL 60622



Doc# 1914434090 Fee \$88.00

RHSP FEE:\$9.00 RPRF FEE: \$1.00

EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 05/24/2019 03:11 PM PG: 1 OF 4

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SELFRELIANCE FEDERAL CREDIT UNION

Whereas Andrij Skyba and Lilia Skyba, his wife is/are indebted to Selfreliance Federal Credit Union f/k/a Selfreliance Ukrainian American Federal Credit Union for a certain sum of money heretofore loaned by the Credit Union evidenced by Note secured by a Mortgage dated May 17, 2006 and recorded on May 24, 2006 in the Office of the Recorder of Deeds of the County of Cook as Document No. 0614443297 in Cook County, State of Illinois and Selfreliance FCU, f/k/a Selfreliance UAFCU, TDR Modification Agreement dated November 6, 2013 and recorded on December 3, 2013 as Document No. 1333710032 and legally described as follows:

SEE ATTACHED LEGAL DESCRIPTION.

Permanent Tax No.: 13-18-402-003-0000

OUNTY CLOPA'S Property Address: 6721 W Senior Place, Harwood Heights, IL 60706

The parties have agreed to this Modification for one or more of the following reasons:

To extend the maturity date of said Note for 12 months

WHEREAS, based on the modification(s) requested above, the maturity date is hereby modified from February 1, 2019 (per Extension Agreement dated August 29, 2018 and recorded on September 25, 2018 as document number 1826822022) to February 1, 2020.

WHEREAS, the parties desire to restate the modification terms of said loan so that there shall be no misunderstanding;



THEREFORE, in consideration of the sum of and other good and valuable consideration, BORROWER and LENDER agree as follows;

The parties agree that the only change effectuated by this modification agreement is the date of maturity. All other terms and conditions remain in full force and effect. That as of the date of this Agreement, the unpaid principal balance of indebtedness is \$201,260.34, all of which borrower promises to pay with interest at 2.95% per annum until paid in full and that the same shall be payable in monthly installments of \$1,252.51 beginning on the 1st day of June, 2019, to be applied as provided in the Note and Mortgage identified above, plus a sum estimated to be sufficient to discharge tax and insurance obligations (which estimated sum may be adjusted as necessary). Such monthly installments shall continue until entire indebtedness evidenced by the Note if fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on February 1, 2020.

This agreement and terms contained herein shall replace and supersede only the terms of the above described Note and Mortgage which are expressly modified herein. All the remaining terms of the Note and Mortgage shall remain in full force and effect and the same are hereby reaffirmed and incorporated by reference herein as it fully restated.

IN WITNESS WHEREOF, this Loan Modification Agreement has been executed this 2111 day of May, 2019.

SELFRELIANCE FEDERAL CREDIT UNION

BY: Haduj Akyha

Andrij Skyba

ATTEST: Lilia Skyba

STATE OF ILLINOIS

SS:

COUNTY OF COOK

SELFRELIANCE FEDERAL CREDIT UNION

Haduj Akyha

Andrij Skyba

Lilia Skyba

Skyba

SS:

CERTIFY THAT Andrij Skyba and Lilia Skyba, his wife, personally known or me to be that same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 2/27 day of May, 2019.

My commission expires 9/21/2021

NOTARY PUBLIC

OLGA YAKYMETS
Official Seal
Notary Public - State of Illinois
My Commission Expires Sep 21, 2021

STATE OF ILLINOIS

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COUNTY OF COOK

I, CERTIFY THAT Vitaliy Kutnyy and Tetiana A Laba personally known to me and known by me to be the President and Assistant Secretary respectively of SELFRELIANCE FEDERAL CREDIT UNION in whose name the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said SELFRELIANCE FEDERAL CREDIT UNION, as aforesaid, for the uses and purposes therein set forth, and the said Assistant Secretary then and there acknowledged that she, as custodian of the corporate seal of said SELFRELIANCE FEDERAL CREDIT UNION did affix the said corporate seal to said instrument as her free and voluntary act and as the free and voluntary act of said Secretary as aforesaid for the uses and purposes therein set forth.

Given under my hand and official seal, this 2/5 day of May, 2019.

My commission expires

NOTARY PUBLIC

OLGA YAKYMETS
Official Seal
Notary Public – State of Illinois
My Commission Expires Sep 21, 2021

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EXHIBIT "A" LEGAL DESCRIPTION

LOT 9, IN BLOCK 3, IN VOLK BROTHERS MONTROSE AND OAK PARK AVENUE SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH 1/2 OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF INDIAN BOUNDARY LINE (EXCEPT A 66 FEET STRIP FORMERLY RAILROAD RIGHT OF WAY EXCEPT THE WEST 2329.4 FEET THEREOF) AS PER PLAT THEREOF RECORDED SEPTEMBER 23, 1924 AS DOCUMENT NUMBER -402-003
6721 Senior Place
Harwood Heights, Illinois 8601610, IN COOK COUNTY, ILLINGIS.

P.I.N.

13-18-402-003

Street Address: