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Prepared by: PARTNERSHIP FINANCIAL 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#. 2000355024 Fee: \$98.00 Edward M. Moody Cook County Recorder of Deeds Date: 01/03/2020 09:16 AM Pg: 1 of 4

LOAN MODIFICATION

This Loan Modification, made this 30th day of December, 2019 between Nurit K Mozes (herein "Borrower") and PARTNERSHIP FINANCIAL CREDIT UNION, whose address is 246 Woodmere Lane (herein "Lender"), amends and supplements the Mortgage dated February 29, 2016(Exhibit A), filed and recorded by the Cook County Recorder of Deeds on March 12, 2018 as Document Number 1607646029 and the Note dated February 29, 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:

See attached

common Address: 246 Woodmere Lane, Wheeling IL 60090

P.I.N. 03-02-418-115-0000

WHEREAS, as of 12/30/2019, the amount payable under the Note and Mortgage Lated 02/29/2016 (the "Unpaid Balance Owed") is \$111,641.60, 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:

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

a) New Line of Credit Limit: \$111,641.60

b.) Rate 5.50%).

Term: c) 14vears

f New Payment Due: 511.69

06/20/2033 **Maturity Date:**

Except as expressly modified herein, the Note, Mortgage, and all other documents, security, or actions, nonactions, 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.

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- 3. If, on 06/20/2033 Borrower still owes amounts due under the Note dated 02/29/2016, 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 12/39/2019 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.

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EXECUTED THIS 30 th DAY OF	December	, 2019.
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BY: Nurit Mozet/ (Borrower)	DY: (Paration)	
Marchaelle Guerriero BY: Theresa M. Guerriero	(Br _i rovier)	
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Partnership Financial Credit Union	9	
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STATE OF Telenois
COUNTY OF <u>COOK</u>) ss
I, Sherry, a Notary Public in and for said County and State of Turnor, do hereby certify that Nurit K. Mozes, 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 30 th day of Vecenber, 2019.
My Commission expires 10-24-20 (Notary Public)
OFFICIAL SEA Notary Public, State of Missis My Commission Expires October 24, 2020

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Exhibit A

Legal Description

PARCEL 1:

UNIT 3-C LOT 3 IN CLUS (E.T. 41, IN SHADOW BEND PHASE III, A SUBDIVISION OF A TRACT OF LAND, BEING A PART OF LOTS 2 AND 5 IN THE JESUBOIVISION OF GORGE STRONG'S FARM IN SECTION 2 AND THE WEST HALF OF SECTION 1, TOWNS AIF 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND A PART OF LOT 1 OF OWNER'S SUBDIVISION OF PART OF THE OLD FILKIN FARM IN SECTIONS 1 AND 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIP) PRINCIPAL MERIDIAN AND A PART OF LOT 3 OF OWNER'S SUBDIVISION OF SECTIONS 1 AND 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THE (EQ) REGISTERED IN THE REGISTRAR'S OFFICE ON MAY 10, 1973, AS DOCUMENT NO. 2690976 AND RECORD TO MAY 10, 1973 AS DOCUMENT 22320784 IN COOK COUNTY, ILLINOIS AND AS AMENDED BY AFFIDAVIT OF COVERECTION DATED JUNE 20, 1973 AND FILED IN THE REGISTRAR'S OFFICE ON JUNE 22, 1973 AS DOC MINT NUMBER 269913 AND RECORDED JUNE 22, 1973 AS DOCUMENT NUMBER 22372159, IN COOK COUNTY, IV. PHOIS.

PARCEL 2:

EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PAPERS 1 AS SET FORTH AND DEFINED IN THE SAS.

SORTION

OFFICE

OFFICE DECLARATION RECORDED AS DOCUMENT NUMBER 23114271 AND FILED AS DOCUMENT NUMBER 2813052, FOR, INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS

PIN: 03-02-418-115-0000