

# UNOFFICIAL COPY

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

Doc#: 2023701066 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 08/24/2020 02:53 PM Pg: 1 of 3

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

## LOAN AMENDMENT

This Loan Amendment, made this 13<sup>th</sup> day of JULY, 2020 between CORY A. HINZ, (herein "Borrower(s)") and PARTNERSHIP FINANCIAL CREDIT UNION, whose address is 5940 Lincoln Ave, Morton Grove, IL 60053 (herein "Lender"), amends and supplements the Mortgage dated NOVEMBER 23<sup>rd</sup>, 2011 (Exhibit A), filed and recorded by the COOK County Recorder of Deeds on JANUARY 11<sup>th</sup>, 2012 as Document Number 1201142058 and the Note dated NOVEMBER 23<sup>rd</sup>, 2011, (Exhibit B) secured by the Deed of Trust.

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 56 IN ARTHUR DUNA'S HOWARD AVENUE SUBDIVISION OF THAT PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE SOUTH LINE OF THE NORTH 45 ACRES THEREOF AND EAST OF THE EAST LINE OF THE WEST 6.358 ACRES OF THE EAST 16.358 ACRES OF THE SOUTH 32.506 ACRES OF SAID NORTHEAST 1/4 OF SAID SECTION 25, IN COOK COUNTY, ILLINOIS

Common Address: 1314 DOBSON ST EVANSTON, ILLINOIS 60202

P.I.N. 10-25-226-018-0000

WHEREAS, as of JULY 1<sup>st</sup>, 2020, the amount payable under the Note and Mortgage dated NOVEMBER 23<sup>rd</sup>, 2011 (the "Unpaid Principal Balance") is \$174,166.33, 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) Rate: 2.625% (Fixed)
- b) Term: 180 months
- c) Monthly Payment: \$1,174.44 (combined principal and interest)
- d) Escrow Payment: \$ 0.00

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- e) New Payment Due: 08/01/2020
- f) Maturity Date: 07/01/2035

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 JULY 1<sup>st</sup>, 2035, Borrower still owes amounts due under the Note dated NOVEMBER 23<sup>rd</sup>, 2011 Borrower will pay those amounts in full on JULY 1<sup>st</sup>, 2035, the maturity date under this loan amendment to the loan dated NOVEMBER 23<sup>rd</sup>, 2011
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. If Lender exercises the option referenced in Paragraph 3 above, Lender shall give Borrower notice of such acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is given within which Borrower must pay all sums secured by the Mortgage. If Borrower fails to pay these sums prior to the expiration of the thirty (30) day period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrower.
6. 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.

EXECUTED THIS 13<sup>TH</sup> DAY OF JULY, 2020.

Cory A. Hinz  
 BY: CORY A. HINZ  
 (Borrower)

\_\_\_\_\_  
 BY:

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, Todd A. Twirdowski, a Notary Public in and for said County and State of Illinois, do hereby certify that CORY A. HINZ, 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 her free and voluntary act, for the use and purpose set forth therein.

Given under my hand and Official Seal, this 13<sup>th</sup> day of July, 2020.

My Commission expires September - 30 2020.

[Signature]  
\_\_\_\_\_  
(Notary Public)

NOTARIAL SEAL:

