

UNOFFICIAL COPY

THIS DOCUMENT PREPARED BY:
Partnership Financial Credit Union
5940 Lincoln Avenue
Morton Grove, IL 60053

Doc#: 2413024237 Fee: \$107.00
CEDRIC GILES
COOK COUNTY CLERK'S OFFICE
Date 5/9/2024 10:33 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
Partnership Financial Credit Union
5940 Lincoln Avenue
Morton Grove, IL 60053

LOAN MODIFICATION

Borrower Name: Daniel P. Joyce and Bernadette R. Joyce, as tenants in common

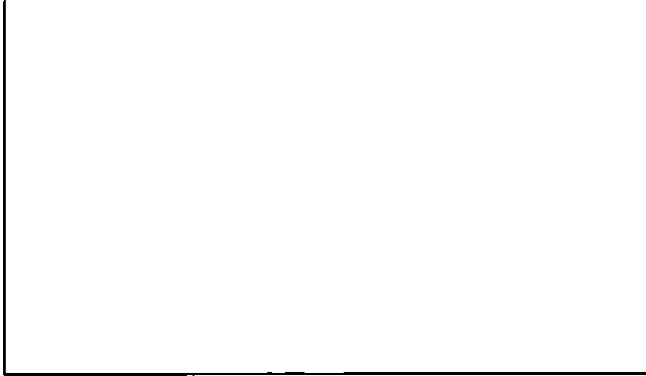
Property Address: 2420 W Talcott Rd Apt 313, Park Ridge, IL 60068

Property of Cook County Clerk's Office

UNOFFICIAL COPY

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



LOAN MODIFICATION

This Loan Modification, made this 27th day of April, 2024 between Daniel P. Joyce and Bernadette R. Joyce, as tenants in common (herein "Borrower") and PARTNERSHIP FINANCIAL CREDIT UNION, whose address is 2420 W Talcott Rd Apt 313, Park Ridge, IL 60068 (herein "Lender"), amends and supplements the Mortgage dated September 17, 2022 (Exhibit A), filed and recorded by the Cook County Recorder of Deeds on October 13, 2022 as Document Number 2228645092 and the Note dated September 17, 2022, (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:

The Land referred to herein below is situated in the County of Cook, State of Illinois, and is described as follows:

THE FOLLOWING DESCRIBED PREMISES LOCATED AT IN THE COUNTY OF COOK, STATE OF ILLINOIS, DESCRIBED AS FOLLOWS: UNIT 313 AS DELINEATED ON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE (HEREINAFTER REFERRED TO AS "DEVELOPMENT PARCEL"):
THE WEST 85 FEET OF LOTS 1 AND 2 AND ALL OF LOT 9 (EXCEPT FOR PART OF THE WEST 85 FEET OF LOT 2 AND OF SAID LOT 9 TAKEN FOR WIDENING OF TALCOTT ROAD) IN OWNER'S PARTITION OF LOTS 30, 31, 32 AND 33 IN COUNTY CLERK'S DIVISION IN THE NORTHWEST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION MADE BY CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER TRUST NO. 36106 RECORDED IN THE OFFICE OF THE RECORDER OF COOK COUNTY, ILLINOIS AS DOCUMENT 20369822; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID DEVELOPMENT PARCEL (EXCEPTING FROM SAID DEVELOPMENT PARCEL ALL THE LAND, PROPERTY AND SPACE COMPRISING ALL THE UNITS OF SAID PROPERTY AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS.

Common Address: 2420 W Talcott Rd Apt 313, Park Ridge, IL 60068

P.I.N. 09-34-101-067-1065

WHEREAS, as of April 27, 2024, the amount payable under the Note and Mortgage dated September 17, 2022 (the "Unpaid Balance Owed") is \$14,390.77, 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:

UNOFFICIAL COPY

NOW, THEREFORE, IT IS AGREED AS FOLLOWS:

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

- a) New Line of Credit Limit: \$145,000.00
- b) Introductory Rate/New Rate (through n/a): n/a
- c) Term: 240
- f) New Payment Due: 1,046.78
- g) Maturity Date: September 20, 2042

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 September 20, 2042 Borrower still owes amounts due under the Note dated September 17, 2022, Borrower will pay these 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 and mentioned 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 April 27, 2024 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 27th DAY OF April, 2024.

Daniel P. Joyce
BY: Daniel P Joyce
(Borrower)

Bernadette R. Joyce
BY: Bernadette R. Joyce Signing solely for the purpose of waiving homestead rights
(Borrower)

Shawn H. Williams
BY:
Chief Lending Officer
Partnership Financial Credit Union

UNOFFICIAL COPY

STATE OF ILLINOIS)
) ss
COUNTY OF Cook)

I, Colin Donovan, a Notary Public in and for said County and State of ILLINOIS, do hereby certify that Daniel P. Joyce and Bernadette R. Joyce, 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 27th day of April, 2024.

My Commission expires 10/26/2026.

Colin Donovan
(Notary Public)

NOTARIAL SEAL:

