

UNOFFICIAL COPY

THIS INSTRUMENT PREPARED BY/RETURN TO:

DENISE WICK  
FIRST BANK AND TRUST COMPANY  
300 E. Northwest Highway  
Palatine, IL 60067

00490758

4377/0246 20 001 Page 1 of 9  
2000-06-30 12:16:10  
Cook County Recorder 37.00



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PROMISSORY NOTE  
MODIFICATION AGREEMENT

THIS AGREEMENT, dated this \_\_\_\_\_ day of JUNE, 2000, by and between FIRST BANK AND TRUST COMPANY OF ILLINOIS, (NOT PERSONALLY, BUT AS TRUSTEE UNDER THE PROVISIONS OF TRUST AGREEMENT DATED DECEMBER 1, 1999 and known as TRUST NO. 10-2362 ("TRUSTEE"), MICHAEL ZUCKER, an individual, KENNETH MOTEW, an individual, and HOWARD ANKIN, an individual, jointly and severally (Trustee, Zucker, Motew and Ankin are hereinafter collectively referred to as "BORROWER" whether singular or plural), and FIRST BANK AND TRUST COMPANY OF ILLINOIS, (hereinafter referred to as the "BANK").

WITNESSETH:

WHEREAS, BORROWER executed and delivered to the BANK, a Promissory Note (hereinafter referred to as "NOTE") dated DECEMBER 1, 1999 in the amount of \$600,000.00 with a maturity date of DECEMBER 1, 2000.

WHEREAS, BORROWER executed and delivered to the BANK a Mortgage and, as additional collateral, an Assignment of Rents (hereinafter individually referred to as "MORTGAGE" and "ASSIGNMENT OF RENTS") dated DECEMBER 1, 1999 securing the NOTE and conveying and mortgaging real estate located in COOK County, State of ILLINOIS, legally described as follows:

LOT 1 IN BLOCK 1 IN SICKEL AND HUFFMEYER'S SUBDIVISION OF THE SOUTH 1/4 OF THE NORTH 1/4 OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1501 WEST HENDERSON, CHICAGO, ILLINOIS  
PIN: 14-20-320-024-0000

said MORTGAGE and ASSIGNMENT OF RENTS being recorded in the Recorder's/Registrar's Office of COOK County, Illinois, on DECEMBER 22, 1999 as Document Number 09189110.

WHEREAS, BORROWER assigned to BANK their entire beneficial interest in First Bank land trust no. 10-2362 by executing a SECURITY AGREEMENT AND ASSIGNMENT - INTEREST IN LAND TRUST (hereinafter referred to as "ASSIGNMENT OF BENEFICIAL INTEREST"), dated DECEMBER 1, 1999, as additional collateral for the above described NOTE.

WHEREAS, BORROWER executed and delivered to the BANK, an Allonge to Promissory Note (hereinafter referred to as "ALLONGE") dated of even date herewith in the amount of \$675,000.00 which is incorporated and made a part of the NOTE.

WHEREAS, the BANK represents that it is the owner and holder of the NOTE and the ALLONGE.

WHEREAS, the MORTGAGE represents a FIRST mortgage upon the real estate located at 1501 WEST HENDERSON, CHICAGO, ILLINOIS.

WHEREAS, the BORROWER certifies that there are no other liens or encumbrances (except for real estate taxes not yet due), or other mortgages on the real estate and improvements, except in favor of the BANK.

WHEREAS, the BORROWER has requested and the LENDER has agreed to increase the principal balance of the NOTE.

BOX 333-CTI

**UNOFFICIAL COPY****00490758**PAGE TWO  
MODIFICATION AGREEMENT

NOW THEREFORE, for and in consideration of the sum of TEN AND NO/100 DOLLARS, and other good and valuable considerations in hand paid, the mutual benefits of the parties hereto, the receipt of which is hereby mutually acknowledged, the parties hereto agree as follows:

1. That the foregoing recitals are hereby incorporated into and made a part of this PROMISSORY NOTE MODIFICATION AGREEMENT.
2. That the principal balance of the NOTE be increased from Six Hundred Thousand and NO/100 Dollars (\$600,000.00) to Six Hundred Seventy-five Thousand and NO/100 Dollars (\$675,000.00), as reflected in the above-described ALLONGE.
3. That the BORROWER agrees to pay BANK a One Thousand Five Hundred and No/100-----(\$1,500.00) loan fee and any other fees due to BANK, including any trust fees, incurred in connection with this Modification Agreement and authorizes Bank to increase the principal balance of the Note by said amount in payment of said fees.
4. That the interest floor described in said NOTE be changed from ten and a one-half percent (10.50%) per annum to eleven and a one-half percent (11.50%) per annum, as reflected in the above-described ALLONGE.
5. BORROWER agrees to provide Bank its currently dated financial statement on each anniversary date of this Note as well as upon request by Bank. Each financial statement provided by BORROWER shall be signed and currently dated by BORROWER and certified by BORROWER to Bank to be a true and correct financial statement. BORROWER further acknowledges that its failure to timely deliver its financial statement shall constitute a default pursuant to the terms of the Note and Amended Note and other loan documents which shall cause interest to accrue at the default rate from the due date of the financial statement through the date said financial statement is delivered to and received by Bank. BORROWER authorizes Bank to order any credit reports and other information that Bank deems necessary to perform its periodic credit reviews. BORROWER agrees to pay Bank an annual fee of \$250, plus costs, including the cost of credit reports and other information, for and in connection with its periodic credit reviews and further authorizes Bank to add said fee and costs to its loan.
6. In the event any Liabilities are not paid to BANK when due, all Liabilities outstanding will accrue interest, from such due date until such overdue amount is paid, at the rate of twenty-four (24%) annum, calculated on the basis of a 360-day year and actual days elapsed. All payments hereunder shall be made to BANK at its place of business, 300 E. Northwest Highway, Palatine, Illinois. Any payments received will be applied first to any costs and expenses due hereunder, second to any interest then due, third to any principal then due, fourth to any interest accrued but not then due and the remainder to any principal outstanding.
7. Whenever the context of this MODIFICATION AGREEMENT or any of the other loan documents including, but not limited to, the NOTE, ALLONGE, MORTGAGE, ASSIGNMENT OF RENTS AND ASSIGNMENT OF BENEFICIAL INTEREST so requires, the singular number shall include the plural number and vice versa, and any gender shall be deemed to include the feminine, masculine or neutral gender.
8. That the BANK agrees on behalf of itself and of any subsequent holder to mark the NOTE and ALLONGE so as to reflect the terms of this Agreement before transferring or negotiating the same.
9. That the BORROWER hereby agrees that the lien of the said MORTGAGE, ASSIGNMENT OF RENTS AND ASSIGNMENT OF BENEFICIAL INTEREST shall secure the NOTE and ALLONGE as hereby amended to the same extent as if the NOTE and ALLONGE as amended were set forth and described in said MORTGAGE, ASSIGNMENT OF RENTS AND ASSIGNMENT OF BENEFICIAL INTEREST.
10. That both parties hereto further mutually agree that all of the terms, provisions, stipulations, powers, and covenants in the said NOTE, ALLONGE, MORTGAGE, ASSIGNMENT OF RENTS, AND ASSIGNMENT OF BENEFICIAL INTEREST shall stand and remain unchanged and in full force and effect and shall be binding upon them except as changed or modified in express terms by this Agreement.
11. That this Agreement shall extend to and be binding upon the parties hereto, their heirs, personal representatives, successors, and assigns.
12. BORROWER acknowledges that the BANK's Land Trust Department charges fees for its services which may or may not differ substantially from fees charged by other institutions providing land trust services. BORROWER hereby acknowledges receipt of the BANK's current fee schedule for Land Trust Services, a copy of which is attached hereto and made a part hereof as "Exhibit A". BORROWER agrees to pay the BANK's land trust fees pursuant to said Schedule and authorizes the BANK to charge said fees directly to the loan balance at the discretion of the BANK.
13. BORROWER acknowledges that the BANK charges fees for services it provides in connection with administering its loans including but not limited to, release fees, construction draw fees and inspection fees. These may or may not differ substantially from fees charged by other institutions. BORROWER hereby acknowledges receipt of the BANK's current Commercial Real Estate Loan Fee Schedule for the various services described above, a copy of which is attached hereto and made a part hereof as "Exhibit B". BORROWER agrees to pay the BANK's fees pursuant to said Schedule and authorizes the BANK to charge said fees directly to the loan balance at the discretion of the BANK.

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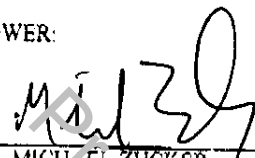
PAGE THREE  
MODIFICATION AGREEMENT

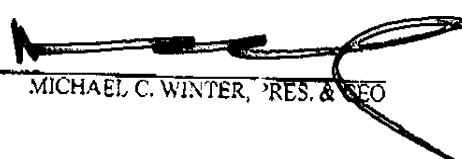
14. BORROWER hereby acknowledges and agrees that certain costs and expenses advanced by the BANK and charged to BORROWER (including, but not limited to, appraisal fees, overnight delivery service, messenger service, attorney's fees, title fees and environmental inspection report fees) may include not only the BANK's actual out-of-pocket costs but additionally a "mark-up" by the BANK. BORROWER acknowledges and agrees that said "mark-up" will be an amount determined by the BANK, in its sole discretion, which may, but does not need to be, deemed reasonable and/or customary to others, and will represent compensation for the BANK's oversight, review and analysis as well as a profit for the BANK for providing these services. BORROWER agrees to pay the BANK's charges for such services rendered by it or others and authorizes the BANK to charge said fees directly to the loan balance at the discretion of the BANK.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and first above written.

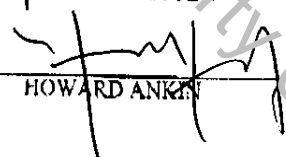
BORROWER:

BANK:

BY:   
MICHAEL ZUCKER

BY:   
MICHAEL C. WINTER, PRES. & CEO


BY:   
KENNETH MOTER

BY:   
HOWARD ANKEN

AND;

FIRST BANK AND TRUST COMPANY OF ILLINOIS, NOT PERSONALLY, BUT AS TRUSTEE UNDER A TRUST AGREEMENT DATED DECEMBER 1, 1999 AND KNOWN AS TRUST #10-2362.

BY:   
ASST. TRUST OFFICER

ATTEST:   
ASST. TRUST OFFICER

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MODIFICATION AGREEMENT

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, \_\_\_\_\_, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MICHAEL ZUCKER personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
NOTARY PUBLIC

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, \_\_\_\_\_, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT KENNETH MOTEW personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
NOTARY PUBLIC

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, \_\_\_\_\_, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT HOWARD ANKIN personally known to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged he signed, sealed and delivered the said instrument as his free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
NOTARY PUBLIC

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MODIFICATION AGREEMENT

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, \_\_\_\_\_ a Notary Public, in and for said County, do hereby certify that Michael C. Winter, PRESIDENT AND CEO of the First Bank and Trust Company of Illinois, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such PRESIDENT AND CEO respectively, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
NOTARY PUBLIC

STATE OF ILLINOIS  
COUNTY OF COOK

I, \_\_\_\_\_ a Notary Public, in and for said County, do hereby certify that \_\_\_\_\_, ASST. TRUST OFFICER of the First Bank and Trust Company of Illinois and \_\_\_\_\_, ASST. TRUST OFFICER of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such ASST. TRUST OFFICERS respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said ASST. TRUST OFFICERS then and there acknowledged that they, as Custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as their own free and voluntary act of said Bank as Trustee, aforesaid, for the uses and purposes therein set forth.

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_, 2000.

\_\_\_\_\_  
NOTARY PUBLIC

Property of Cook County Clerk's Office

**TRUST DEPARTMENT  
HOURS**

By Appointment  
-Only-

10:00AM to Noon  
Mon., Tues., Thurs. & Fri

**NOTICE**

One (1) Week Notice, in advance, is Required  
Before We Will Execute any Direction or  
Documentation.

**ENVIRONMENTAL INDEMNITY  
AGREEMENT**

As a condition precedent of this bank, as  
Trustee, accepting any New Trust, or continuing  
to act as Trustee of any existing Trust, the  
Beneficiary will be required to execute our  
standard Environmental Indemnity Agreement.

Copies are available in the Trust Department.  
Existing Trust customers will be asked to  
execute our Agreement before any Letters of  
Direction are processed if such an executed  
Agreement is not on file with the Trust  
Department for that particular trust.

**SPECIAL NOTICE**

We will not knowingly accept property  
into Trust where liquor is sold or served  
or where we have knowledge an activity  
occurs or could have occurred which  
was, is or could be a violation of any  
Environmental Laws.

**COMMERCIAL**

**LAND**

**TRUST**

**FEE**

**SCHEDULE**

**First Bank**

FIRST BANK AND TRUST COMPANY OF ILLINOIS

847-358-6262

MEMBER FDIC

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TRUST DEPARTMENT HOURS  
-By Appointment Only-  
-10AM to Noon-  
Mon., Tues., Thurs., Fri.

**NOTE:** The above fees are subject to change from time to time upon posting such change in the Lobby of our Bank at least 30 days prior to such change taking effect. Additionally, the Bank shall charge a reasonable fee for performing any other service that is not specifically listed above. Please obtain a quote for such service from one of our Trust Officers, in advance, so that you will be aware of our charge before the service is rendered. Once the service is performed you shall be obligated to pay the charges incurred. One week's written notice, in advance, is required before we will execute any Direction or any documentation. Late fees are charged on all unpaid bills at the rate of 24% per annum A.P.R. after 30 days until paid in full.

**PREP FEES**

**\*\*NOTICE:** This fee does not include our preparation of the necessary Letters of Direction to execute the document needed. If we are to prepare any Letters of Direction, Amendments and/or Assignments there are additional charges as follows:

For Letters of Direction .....	\$150
For Amendments .....	\$250
For ABTs .....	\$250

COURT APPEARANCE .....	\$500 minimum (\$350 per hour)
NOTICES & ATTORNEY LIENS .....	\$500
SUMMONS & COMPLAINT .....	\$500
ACCEPTANCE OF ADDITIONAL PARCELS .....	\$500
FURNISHING CERTIFIED COPIES .....	\$200 for up to 5 pages (\$5 for each additional page)
STATEMENT OF BENEFICIAL INTEREST .....	\$500 plus additional, if warranted.
FORWARDING: Real Estate Tax Bill or Tax Assessment .....	\$100
FORWARDING MISC. MAIL .....	\$50

PROOF OF LOSS** .....	Face amount up to \$249.99 .....	\$25
	\$250.00 to \$499.99 .....	\$35
	\$500.00 to \$999.99 .....	\$50
	Over \$1,000.00 .....	\$100
<b>ISSUING TRUSTEE'S DEED** .....</b>		
	\$350 for deed, \$50 additional if closing Trust, plus prep fee, if applicable	\$350 for deed, \$50
<b>ISSUING PAY PROCEEDS LETTER** .....</b>		
	\$250 plus prep fee, if applicable	\$250 plus prep fee, if applicable
<b>TORRENS REGISTRATION .....</b>		
	\$350 includes \$49 filing fee	\$350 includes \$49
<b>EXECUTING ASSIGNMENTS OF BENEFICIAL INTEREST** .....</b>		
	\$500 Plus prep fee, if collateral and / or Absolute applicable	\$500 Plus prep fee, if applicable
<b>EXECUTING AMENDMENTS** .....</b>		
	\$500 Plus prep fee, if applicable	\$500 Plus prep fee, if applicable
<b>CHANGE OF BENEFICIARY** .....</b>		
	\$500 Plus prep fee, if applicable	\$500 Plus prep fee, if applicable
<b>EXECUTING MORTGAGES** .....</b>		
	(includes notes) Face Amount up to \$500,000 .....	\$500 Plus prep fee, if applicable.
	Over \$500,000 .....	add \$3.00 per thousand over \$500,000
<b>EXECUTING LEASES .....</b>		
	\$500.00 TO \$1000.00 .....	\$100
	MISC. DOCUMENTS (EXTRA) .....	\$350 per document
<b>IRS FILING FEES: (Not included in trust acceptance fee) .....</b>		
	Notice to IRS of Fiduciary Relationship .....	\$50
	Notice to IRS of Change of Status .....	\$50
	Notice to IRS of Trust Closing .....	\$50
<b>TRUST ACCEPTANCE AND ANNUAL FEES: .....</b>		
	Current Mkt. Value of Property: Under \$250,000 .....	\$300
	Under \$250,000 and over .....	\$500 plus \$1.00 per thousand over
	\$250,000 .....	\$250,000
<b>NOTICE OF MECHANICS LIEN .....</b>		
	\$500 .....	\$500
<b>EXECUTING CONDOMINIUM DECLARATION \$250 PER UNIT .....</b>		
	(Minimum \$1,000) .....	\$250 per sub - divided
	of (Minimum \$750) .....	\$250 per sub - divided
<b>EXECUTING PLATS OF SUBDIVISION .....</b>		

**NOTICE:** Trust Acceptance Fee is for preparation, review and acceptance of Trust Agreement. It does not include annual fees. Annual Title fees are payable in advance.

## COMMERCIAL LAND TRUST FEE SCHEDULE

(Effective January 1, 2000)

# COMMERCIAL UNOFFICIAL COPY

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## LAND TRUST FEE SCHEDULE

(Effective January 1, 2000)

**NOTICE:** Trust Acceptance Fee is for preparation, review and acceptance of Trust Agreement. It does not include annual fees. Annual Title fees are payable in advance.

ISSUING TRUSTEE'S DEED** .....	\$350 for deed. \$50 additional if closing Trust, plus prep fee, if applicable
ISSUING PAY PROCEEDS LETTER** .....	\$250 plus prep fee, if applicable
TORRENS REGISTRATION.....	\$350 includes \$49 filing fee
EXECUTING ASSIGNMENTS OF BENEFICIAL INTEREST** .....	\$500 Plus prep fee, if collateral and / or Absolute applicable
EXECUTING AMENDMENTS** .....	\$500 Plus prep fee, if applicable
CHANGE OF BENEFICIARY** .....	\$500 Plus prep fee, if applicable
EXECUTING MORTGAGES:** (includes notes)	
Face Amount up to \$500,000 .....	\$500 Plus prep fee, if applicable.
Over \$500,000.....	add \$3.00 per thousand over \$500,000
EXECUTING LEASES	\$500.00 TO \$1000.00
ALTA STATEMENTS (EXTRA).....	\$100
MISC. DOCUMENTS (EXTRA).....	\$350 per document
IRS FILING FEES: (Not included in trust acceptance fee)	
Notice to IRS of Fiduciary Relationship .....	\$50
Notice to IRS of Change of Status.....	\$50
Notice to IRS of Trust Closing.....	\$50
TRUST ACCEPTANCE AND ANNUAL FEES:	
Current Mkt. Value of Property:	Acceptance/Annual:
Under \$250,000.....	\$300
\$250,000 and over.....	\$500 plus \$1.00 per thousand over \$250,000
NOTICE OF MECHANIC'S LIEN.....	\$500
EXECUTING CONDOMINIUM DECLARATION \$250 PER UNIT.....	(Minimum \$1,000)
EXECUTING PLATS OF SUBDIVISION .....	\$250 per sub - divided lot (Minimum \$750)

### PROOF OF LOSS\*\*

Face amount up to \$249.99.....	\$25
\$250.00 to \$499.99.....	\$35
\$500.00 to \$999.99.....	\$50
Over \$1,000.00.....	\$100

COURT APPEARANCE ..... \$500 minimum (\$350 per hour)

NOTICES & ATTORNEY LIENS..... \$500

SUMMONS & COMPLAINT..... \$500

ACCEPTANCE OF ADDITIONAL PARCELS..... \$500

FURNISHING CERTIFIED COPIES..... \$200 for up to 5 pages (\$5 for each additional page)

STATEMENT OF BENEFICIAL INTEREST..... \$500 plus additional, if warranted.

FORWARDING: Real Estate Tax Bill or Tax Assessment..... \$100

FORWARDING MISC. MAIL:..... \$50

### PREP FEES

\*\*NOTICE: This fee does not include our preparation of the necessary Letters of Direction to execute the document needed. If we are to prepare any Letters of Direction, Amendments and/or Assignments there are additional charges as follows:

For Letters of Direction .....	\$150
For Amendments .....	\$250
For ABI's .....	\$250

**NOTE:** The above fees are subject to change from time to time upon posting such change in the Lobby of our Bank at least 30 days prior to such change taking effect. Additionally, the Bank shall charge a reasonable fee for performing any other service that is not specifically listed above. Please obtain a quote for such service from one of our Trust Officers, in advance, so that you will be aware of our charge before the service is rendered. Once the service is performed you shall be obligated to pay the charges incurred. One week's written notice, in advance, is required before we will execute any Direction or any documentation. Late fees are charged on all unpaid bills at the rate of 24% per annum A.P.R. after 30 days until paid in full.

TRUST DEPARTMENT HOURS  
-By Appointment Only-  
-10AM to Noon-  
Mon., Tues., Thurs., Fri.



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## EXHIBIT B

### COMMON COMMERCIAL REAL ESTATE LOAN FEES (NON-CONSUMER)

This is a partial listing of commonly incurred fees and is not intended to be a complete listing. Trust Fees are not included.

<u>PAY-OFF LETTERS:</u>	\$200.00
<u>RELEASES:</u>	
FULL	\$200.00
PARTIAL	\$350.00
<u>CONSTRUCTION LOAN DRAW REQUESTS:</u> (Processing, Analyzing & Balancing)	
*PROJECTS UNDER \$3,000,000	\$350.00 PER DRAW
*PROJECTS \$3,000,000 AND OVER	\$500.00 PER DRAW
<u>ARCHITECTURAL INSPECTION AND REPORTS:</u>	
SINGLE FAMILY HOMES (Non-Subdivision)	\$400.00 PER DRAW
SINGLE FAMILY HOMES (Sub-Division)	\$400.00 FIRST UNIT, PER DRAW \$300.00 PER ADDITIONAL UNIT(S), PER DRAW
TOWNHOUSES	\$400.00 FIRST UNIT, PER DRAW \$250.00 PER ADDITIONAL UNIT(S), PER DRAW
MULTI-FAMILY (Apartments, Condos, Lofts)	
*PROJECT SIZE:	
Less than \$1,000,000	\$500.00 PER DRAW
\$1,000,000 TO \$2,499,999	\$1,000.00 PER DRAW
\$2,500,000 TO 4,999,999	\$1,250.00 PER DRAW
\$5,000,000 TO \$9,999,999	\$1,500.00 PER DRAW
\$10,000,000 AND OVER	\$2,000.00 PER DRAW
OFFICE, INDUSTRIAL & RETAIL	
*PROJECT SIZE	
Less than \$5,000,000	\$1,000.00 PER DRAW
\$5,000,000 TO \$9,999,999	\$1,500.00 PER DRAW
\$10,000,000 AND OVER	\$2,000.00 PER DRAW

\*Project size is based on appraised value (not cost).

Effective August 1, 1999. Fees are subject to change without notice.