

Loan No. 11-507041-2

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2001-02-27 10:23:40
Cook County Recorder 25.50

This Instrument was prepared by:
Gerald Haase

Central Federal Savings and Loan
Association of Chicago
1601 W. Belmont Ave.
Chicago, IL 60657



Second Loan Extension and Modification Agreement

WHEREAS, *****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO***** (hereinafter referred to as "Mortgagee"),
loaned to *****LASALLE BANK NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO AMERICAN NATIONAL BANK AND TRUST
COMPANY OF CHICAGO, AS SUCCESSOR TRUSTEE TO FIRST CHICAGO TRUST COMPANY OF ILLINOIS, FORMERLY
KNOWN AS BANK OF RAVENSWOOD, SOLELY AS TRUSTEE UNDER TRUST AGREEMENT DATED FEBRUARY 25, 1987,
AND KNOWN AS TRUST NO. 25-8346 AND NOT PERSONALLY***** (hereinafter referred to as "Mortgagor"),

the principal sum of ****TWO HUNDRED THOUSAND AND NO/100**** - - - - - DOLLARS (***\$200,000.00***),
as evidenced by a Note and secured with a Mortgage dated OCTOBER 1, 1992, which Mortgage is duly recorded in the
Recorder's Office of Cook County, Illinois, as Document Number ****92 841 396****, and a Loan Modification Agreement
dated OCTOBER 21, 1997, and recorded as Document Number ***97 907 802***, conveying to **CENTRAL FEDERAL
SAVINGS AND LOAN ASSOCIATION OF CHICAGO**, certain real estate in Cook County, Illinois, described as follows, to-wit:

LOT 58 AND THE EAST 16 FEET OF LOT 57 IN TALBOT'S SUBDIVISION OF THAT PART OF BLOCK 13 LYING WEST
OF GREEN BAY ROAD (NOW CLARK STREET) IN LAFLIN, SMITH AND DYER'S SUBDIVISION OF THE NORTHEAST
QUARTER (EXCEPT 1.28 ACRES IN THE NORTHEAST CORNER STREET THEREOF) OF SECTION 20, TOWNSHIP 40
NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.****

COMMONLY KNOWN AS: 1113-15 W. PATTERSON AVE., CHICAGO, IL 60613

P/R/E/I #14-20-225-012-0000

AND

WHEREAS, *****THOMAS A. ROMANO, SR., AS TRUSTEE OF THE THOMAS A. ROMANO, SR. LIVING TRUST AGREEMENT DATED MAY 11,
2000***** has succeeded to the interest of LaSalle Bank National Association, as Trustee under Trust Agreement dated February 25,
1987, and known as Trust No. 25-8346; and

WHEREAS, the undersigned Mortgagor does hereby request an extension of the loan term and Mortgagee is willing to extend the
loan term for an additional *****THREE***** (****3****) years;

THEREFORE, for and in consideration of the premises and other good and valuable considerations, the undersigned Mortgagor and
Mortgagee mutually agree to (a) an extension of the loan maturity date from NOVEMBER 1, 2000 to NOVEMBER 1, 2003 ;
(b) an interest rate of ***EIGHT AND ONE-HALF*** percent (***8.50%***) per annum beginning on NOVEMBER 1, 2000
through OCTOBER 31, 2003 ; (c) Mortgagor will make payments for principal and interest in monthly installments
of ***\$1,618.13*** per month beginning on NOVEMBER 1, 2000, and on the first day of each successive month
thereafter, except that the final payment of interest, plus the entire unpaid principal balance, if not sooner paid, shall be due and
payable in full on NOVEMBER 1, 2003, also known as the maturity date; (d) an initial monthly escrow payment
of ***\$697.87***; and (e) neither make nor accept any principal prepayments on the Note until the maturity date.

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FURTHERMORE, the terms, covenants, and conditions contained in the Note and Mortgage dated OCTOBER 1, 1992, and the Loan Modification Agreement dated OCTOBER 21, 1997, are hereby incorporated herein by this reference and the same are hereby reaffirmed as of the date hereof, such terms, covenants and conditions hereby continuing in full force and effect except as otherwise modified or provided herein.

This Second Loan Extension and Modification Agreement by said Mortgagor(s) is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument this 19th day of JANUARY, 2001.

MORTGAGOR:

This Second Loan Extension and Modification agreement is executed by the undersigned, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee, and is payable only out of the property specifically described in said Mortgage securing the payment hereof, by the enforcement of the provisions contained in said Mortgage. No personal liability shall be asserted or be enforceable against the undersigned or any person interested beneficially or otherwise in said property specifically described in said Mortgage given to secure the payment hereof, or in the property or funds at any time subject to said trust agreement, because or in respect of the note or the making, issue or transfer thereof, all such liability, if any, being expressly waived by each taker and holder hereof, but nothing herein contained shall modify or discharge the personal liability expressly assumed by the guarantor, co-signer, surety or endorser hereof, if any, and each original and successive holder of the note accepts the same upon the express condition that no duty shall rest upon the undersigned to sequester the rents, issues and profits arising from the property described in said Mortgage, or the proceeds arising from the sale or other disposition thereof, but that in case of default in the payment of the note or of any installment thereof, the sole remedy of the holder thereof shall be by foreclosure of said Mortgage given to secure the indebtedness evidenced by the note, in accordance with the terms and provisions in said Mortgage set forth or by action to enforce the personal liability of the guarantor, co-signer, surety, or endorser, if any, of the payment thereof, or both.

IN WITNESS WHEREOF, the undersigned, not personally but as Trustee as aforesaid, has caused these presents to be signed this 19th day of JANUARY, 2001.

THOMAS A. ROMANO, SR., AS TRUSTEE OF THE THOMAS A. ROMANO, SR. LIVING TRUST AGREEMENT DATED MAY 11, 2000, Solely as Trustee as aforesaid and not personally

By: Thomas A. Romano Sr.
Thomas A. Romano, Sr., Trustee

STATE OF Fla
COUNTY OF Collier

SS.

I, the undersigned, MERRIE LINZALONE, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT ***THOMAS A. ROMANO, SR.*** personally known to me to be the Trustee of the *****THOMAS A. ROMANO, SR. LIVING TRUST AGREEMENT DATED MAY 11, 2000***** and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Trustee, he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 23 day of Jan, 2001.

Merrie Linzalone
Notary Public



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CONSENT TO SECOND LOAN EXTENSION AND MODIFICATION

The undersigned hereby consents to the foregoing extension and loan modification.

Thomas A. Romano Sr.
Thomas A. Romano, Sr., Personally

STATE OF IL }
COUNTY OF COLLIER } SS.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY THAT**

****THOMAS A. ROMANO SR.****
personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 23 day of Jan, 2001.

Merrie Linzalone
Notary Public

MORTGAGEE:

**CENTRAL FEDERAL SAVINGS AND
LOAN ASSOCIATION OF CHICAGO**



By: Gerald Haase
Gerald Haase, Vice President

STATE OF ILLINOIS }
COUNTY OF COOK } SS.

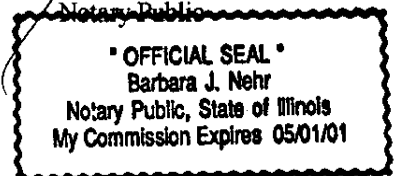
I, the undersigned, being duly sworn on oath, depose and state that GERALD HAASE is the Vice President of *****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO***** and its duly authorized agent in this behalf, and that he has executed this Second Loan Extension and Modification Agreement in behalf of said corporation, and not personally, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 3rd day of February, 2001.

MAIL TO:

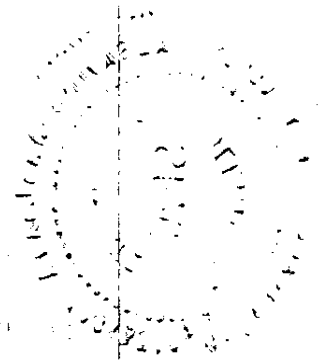
**CENTRAL FEDERAL SAVINGS
1601 W. BELMONT AVE.
CHICAGO, IL 60657**

Barbara J. Nehr
Notary Public



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OFFICIAL SEAL
Edward J. Hanlon
County Clerk of Cook County
Commission Expires 03/01/10