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LOAN MODIFICATION AGREEMENT

This LOAN MODIFICATION AGREEMENT ("Agreement") is made as of September 1, 2000 by and between The Corridor I, LLC, an Illinois limited liability company (the "Borrower"); Dennis Clausen and Bonita Claussen (hereinafter collectively referred to as the "Guarantors"); and LaSalle Bank National Association, a national banking association (the "Bank").

RECITALS

WHEREAS, the Borrower is indebted to the Bank in the principal amount not to exceed \$500,000.00 together with interest thereon as provided in that certain Mortgage Note dated June 12, 2000 in the original principal amount of FIVE HUNDRED THOUSAND DOLLARS (\$500,000.00) executed and delivered by Borrower to the Bank (the "Mortgage Note").

WHEREAS, the loan indebtedness evidenced by the Mortgage Note is evidenced or secured in part by the following documents (which together with any and all other documents or instruments which evidence or secure the indebtedness evidenced by the Mortgage Note, are sometimes hereinafter collectively referred to as the "Loan Documents"):

1. Mortgage dated June 12, 2000 made by the Borrower and recorded with the Cook County Recorder of Deeds on June 15, 2000 as Document No. 00441046 (the "Mortgage"), relating to and encumbering the real property legally described on Exhibit "1" attached hereto and made a part hereof (the "Premises");
2. Collateral Assignment of Leases and Rents dated June 12, 2000 made by the Borrower and recorded with the Cook County Recorder of Deeds on December 15, 2000 as Document No. 00441047 (the "Assignment of Rents"), relating to and encumbering the Premises.

WHEREAS, Guarantors have unconditionally guaranteed the repayment of the loan indebtedness evidenced by the Mortgage Note and the performance and observance of all of the terms, covenants, and conditions of each of the Loan Documents pursuant to that certain

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terms, covenants, and conditions of each of the Loan Documents pursuant to that certain Guaranty dated June 12, 2000 executed and delivered by him to the Bank (the "Guaranty"); and

WHEREAS, the Borrowers desire to borrow an additional sum in the principal amount of ONE HUNDRED THOUSAND DOLLARS (\$100,000.00) to increase the outstanding principal balance of the Mortgage Note to be an amount not to exceed SIX HUNDRED THOUSAND DOLLARS (\$600,000.00), which additional indebtedness shall also be evidenced by the aforesaid Mortgage Note pursuant to the terms, covenants and conditions set forth herein; and

WHEREAS, to induce the Bank to increase the loan evidenced by the Mortgage Note, the Borrowers have offered to enter into this Agreement and the Bank has accepted such offer.

NOW, THEREFORE, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties hereto, the Borrowers hereby agree with the Bank as follows:

1. The foregoing recitals are hereby incorporated herein by reference as if fully set forth in this Paragraph 1 of the Agreement.
2. The Mortgage Note is hereby modified such that the Borrower hereby promise to pay to the Bank the increased principal amount not to exceed SIX HUNDRED THOUSAND DOLLARS (\$600,000.00) with interest thereon at the applicable Interest Rate and at the times and in the manner as follows:

Through and including June 30, 2001, the Interest Rate under the Mortgage Note shall be One-Half percent (0.50%) plus the Prime Rate. Changes in the Interest Rate based on the Prime Rate shall take effect immediately upon the occurrence of any change in the Prime Rate. "Prime Rate" means the rate of interest most recently announced by the Bank at Chicago, Illinois as its prime rate or base rate. A certificate made by an officer of the Bank stating the Prime Rate in effect on any given day, for the purposes hereof, shall be conclusive evidence of the Prime Rate in effect on such day. The "Prime Rate" is a base reference rate of interest adopted by the Bank as a general benchmark from which the Bank determines the floating interest rates chargeable on various loans to borrowers with varying degrees of creditworthiness and the Borrower acknowledges and agrees that the Bank has made no representations whatsoever that the "Prime Rate" is the interest rate actually offered by the Bank to borrowers of any particular creditworthiness.

Effective as of July 1, 2001 and continuing thereafter, the Interest Rate under the Mortgage Note shall adjust to be a rate per annum equal to (i) One and Three-Fourths percent (1.75%) (175 basis points) plus (ii) the yield (converted as necessary to an annual interest rate) on U.S. Treasury Securities having a maturity date closest to the Maturity Date of this Mortgage Note (defined below), as published in Bloomberg's Financial Markets Commodities News at approximately 8:00 a.m. Chicago time on the second (2nd) business day preceding July 1, 2001 (the "Determination Date") (or if not so published,

the Bank, in its sole discretion, shall designate another daily financial or governmental publication of national circulation to be used to determine such yield) plus the corresponding swap spread as published in Bloomberg's Financial Markets Commodities News as of the Determination Date (or if Bloomberg's Financial Market Commodities News ceases to be published, or no longer publishes a swap spread, as determined by the Bank in its sole discretion). "U.S. Treasury Securities" means actively traded U.S. Treasury bonds, bills and notes, and if more than one issue of U.S. Treasury securities is scheduled to mature on or about the Maturity Date then to the extent possible, the U.S. Treasury security maturing most recently prior to the Maturity Date will be chosen as the basis of the yield.

On October 1, 2000 and continuing on the first (1st) day of each month thereafter through and including July 1, 2001, Borrower shall pay to the Bank interest on the outstanding principal balance of the Mortgage Note at the Interest Rate aforesaid, provided that commencing on August 1, 2001 and continuing on the first (1st) day of each month thereafter, Borrower shall pay to the Bank the increased principal sum due under the Mortgage Note and interest at the Interest Rate specified above in installments (including principal and interest) in an amount each month which would be sufficient to amortize the principal amount of the Mortgage Note in 240 equal monthly installments of principal and interest at the applicable Interest Rate in effect as aforesaid as determined by the Bank in its sole discretion, except that the final payment of the entire outstanding principal balance and accrued interest thereon shall be paid by Borrower to the Bank on July 1, 2005 (the "Maturity Date").

All payments under the Mortgage Note shall be first applied to any late charges and costs due hereunder, then to interest due and the remainder to principal. After maturity, whether by acceleration or otherwise, or after the occurrence of an Event of Default, the Default Interest Rate on the outstanding principal balance shall be five (5.0%) per cent in excess of the applicable Interest Rate in effect as specified herein.

THE MORTGAGE NOTE IS A BALLOON NOTE AND ON THE MATURITY DATE (JULY 1, 2005) THE ENTIRE OUTSTANDING PRINCIPAL BALANCE OF THE MORTGAGE NOTE WITH ACCRUED INTEREST THEREON WILL BE DUE AND PAYABLE BY BORROWER TO THE BANK AFTER THE APPLICATION OF THE ABOVE REQUIRED MONTHLY INSTALLMENTS.

4. Each of the Loan Documents and Guaranty is hereby modified such that any reference in any of the Loan Documents or Guaranty to \$500,000.00 (either in numbers or words, as the case may be) as the principal amount of the Mortgage Note or otherwise is hereby amended to be \$600,000.00 (either in numbers or words, as the case may be) and such that each of said Loan Documents and Guaranty secure the full and prompt payment of the Mortgage Note as increased herein and the full and prompt performance of all the terms, covenants and conditions of this Agreement. Any reference in any of the Loan Documents or Guaranty to “

Mortgage Note" or "Note" shall mean the Mortgage Note as increased herein.

5. Each of Guarantors hereby acknowledges and agrees that the Guaranty shall include, without limitation, an unconditional, irrevocable and absolute guaranty, as principal obligors and not as surety, of the full and prompt payment when due, whether by acceleration or otherwise, and at all times thereafter, of all obligations of Borrower under the Mortgage Note as increased herein and the full and prompt performance and observance of all of the warranties, covenants and agreements provided by each of the Loan Documents, as modified herein, and all other documents (as such documents are or may be modified) evidencing or securing any indebtedness evidenced by said Mortgage Note to be performed and observed by the parties who executed said documents. Guarantors reaffirm their respective obligations stated in the Guaranty, consent to the matters affected by this Agreement and agree that their respective liabilities as guarantors shall not be diminished by this Agreement.

6. In all respects, other than those expressly amended, modified or supplemented hereby, the Borrowers and Guarantor do hereby ratify and confirm the provisions, terms and conditions of the Mortgage Note, each of the Loan Documents and Guaranty.

7. **WAIVER OF TRIAL BY JURY: THE BORROWER AND GUARANTOR HEREBY WAIVE, TO THE FULLEST EXTENT PERMITTED BY LAW, THE RIGHT TO TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM, WHETHER IN CONTRACT, TORT OR OTHERWISE, RELATING DIRECTLY OR INDIRECTLY TO THE LOAN EVIDENCED BY THE MORTGAGE NOTE, ANY OF THE LOAN DOCUMENTS, THE GUARANTY, THE MORTGAGE NOTE OR THIS AGREEMENT, OR ANY ACTS OR OMISSIONS OF THE BANK, ITS OFFICERS, EMPLOYEES, DIRECTORS OR AGENTS IN CONNECTION THEREWITH.**

IN WITNESS WHEREOF, the parties hereto have caused these presents to be signed the day and year above written.

The Corridor I, LLC, an Illinois limited liability company,

By: _____

Dennis Claussen, Manager

Dennis Claussen

Bonita Claussen

LaSalle Bank National Association, a national banking association

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By: [Signature]

Title: CORN OFFICER

This document prepared by:
Timothy S. Breems
Ruff, Weidenaar & Reidy, Ltd.
222 N. LaSalle Street
Suite 1525
Chicago, IL 60601

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county, in the state aforesaid, DO HEREBY CERTIFY that Dennis Claussen, Manager of The Corridor I, LLC, an Illinois limited liability company, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Manager of The Corridor I, LLC, an Illinois limited liability company, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of The Corridor I, LLC, an Illinois limited liability company, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 15th day of November, 2000

[Signature]
Notary Public

STATE OF ILLINOIS)
)SS
COUNTY OF COOK)



I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY that Dennis Claussen and Bonita Claussen, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts for the uses and purposes therein set forth.

Given under my hand and notarial seal this 15th day of November, 2000.

[Signature]
Notary Public

STATE OF ILLINOIS)



) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO
HEREBY CERTIFY that ADAM PASKIEWICZ, of LaSalle Bank National
Association, a federal savings bank, personally known to me to be the same person whose name
is subscribed to the foregoing instrument as such LOAN OFFICER of LaSalle
Bank National Association, appeared before me this day in person and acknowledged that he/she
signed and delivered the said instrument as his/her own free and voluntary act and as the free and
voluntary act of said LaSalle Bank National Association, a federal savings bank, for the uses and
purposes therein set forth.

Given under my hand and notarial seal this 5TH day of NOVEMBER, 2000.

Janice M. Mikol
Notary Public



EXHIBIT "1"

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UNITS C-1, C-2 AND C-3 WITH THE CORRIDOR CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 192, 193 AND 194 OF BLOCK 6 IN SHEFFIELD'S ADDITION TO CHICAGO IN SECTION 32, TOWNSHIP 40 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN TO COOK COUNTY ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT D TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 99979970, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST TO ITS COMMON ELEMENTS.

P.I.N. 14-32-425-018

Address: 1729-43 N. CLYBOURN, CHICAGO, IL