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2001-03-26 12:03:28

Cook County Recorder

47.50

THIS INSTRUMENT PREPARED BY: Bruce A. Salk Cohen, Salk & Huvard, P.C. 630 Dundee Road, Suite 120 Northbrook, Illinois 60062



AND AFTER RECORDING MAIL O: Community Bank of Ravenswood 2300 West Lawrence Avenue Chicago, Illinois 60625 Attn: Eric W. Hubbard

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT (hereinafter referred to as the "Modification Agreement") made as of this 1st day of March, 2001, by and between KATHLEEN ROBIDA ("Obligor") and COMMUNITY BANK OF RAVENSWOOD ("Lender").



WITNESSETH:

WHEREAS, Obligor has executed and delivered to Lender that certain mortgage note dated as of June 3, 2000 in the original principal sum of One Million One Hundred Thousand and 00/100 (\$1,100,000.00) Dollars (the "Note:") which Note is secured by the following documents (the following documents and any and all other instruments executed by Obligor are hereinafter collectively referred to as the "Loan Documents"):

- mortgage and security agreement of even date with the Note, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 00462734 (the "Mortgage") on property commonly known as 4420-4422 N. Malden Street, Chicago, Illinois and legally described on Exhibit "A" attached hereto and made a part hereof (the "Premises");
- (ii) assignment of rents and of lessor's interest in leases dated of even date with the Note made by Obligor in favor of Lender, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 00452735;
- (iii) construction loan agreement dated of even date with the Note between Obligor and Lender (the "Loan Agreement");
- (iv) environmental indemnity agreement dated as of even date with the Note made by Obligor in favor of Lender;
- (v) security agreement and assignment of contractual agreements affecting real estate dated of even date with the Note made by Obligor in favor of Lender; and

3.71.

Property of Cook County Clark's Office

(vi) assignment of condominium sales contracts dated of even date with the Note made by Obligor in favor of Lender.

WHEREAS, Obligor is desirous of (i) extending the maturity date of the Note from April 1, 2001 to February 1, 2002; and (ii) increasing the amount of the loan from \$1,100,000.00 to \$1,336,000.00, and Lender is willing to consent to such changes subject to the terms and provisions hereinafter provided.

NOW THEREFORE, in consideration of the mutual promises of the parties hereto, and upon the express conditions that the lien of the Mortgage held by Lender is a valid, first and subsisting lien on the Premises and that the execution of this Modification Agreement will not impair the lien of said Mortgage and that there is no existing second mortgage or other liens subsequent to the lien of the Mortgage held by Lender that will not be paid in full and released concurrently herewith (for breach of which conditions, or either of them, this Modification Agreement, at the sole election of Lender, shall not take effect and shall be void), IT IS AGREED AS FOLLOWS:

- 1. The parties represent and agree that the foregoing recitals are true and correct. All defined terms used herein and not otherwise defined shall have the meaning ascribed to such term as set forth in the Loan Documents.
- 2. Concurrent with the execution of this Modification Agreement, Obligor shall execute and deliver to Lender an amended and restated mortgage note of even date herewith in the principal amount of Ope Million Three Hundred Thirty Six Thousand and 00/100 Dollars (\$1,336,000.00), payable to the order of Lender (the "Amended Note"). All references in the Loan Documents to the Note shall be deemed to be a reference to the Amended Note.
 - 3. The Loan Agreement is hereby modified as follows:
 - a. The Project Budget, which is attached to the Loan Agreement as Exhibit AB@ is deleted and replaced with Exhibit "B" attached hereto.
 - b. The Schedule of Minimum Sales and Release Prices, which is attached to the Loan Agreement as Exhibit "C" is deleted and replaced with Exhibit "C" attached hereto.
- 4. The Loan Documents are hereby amended to secure the obligations and liabilities evidenced by the Amended Note, as hereby modified and amended.
- 5. Except for the modifications stated herein, the Amended Note and Loan Documents are not otherwise changed, modified or amended. Except as expressly provided herein, the Amended Note and other Loan Documents and each other instrument or agreement delivered by Obligor to or for the benefit of Lender in connection with the loan shall remain in full force and effect in accordance with their respective terms and the execution and delivery of this Modification Agreement shall not operate to waive any rights or remedies that Lender may have with respect to the Amended Note and other Loan Documents, to forgive or waive any violation, default or breach under the Amended Note or any other Loan Document, or to obligate Lender in any manner to make any further extensions of credit other than as expressly set forth herein.

- 6. Contemporaneously with the execution of this Modification Agreement by Lender, Obligor shall pay to Lender a non-refundable modification fee in the amount of \$13,360.00, plus all of Lender's attorneys= fees incurred in connection with the negotiation and documentation of the agreements contained in this Modification Agreement, all recording fees and charges, title insurance charges and premiums, appraisal fees, and all other expenses, charges, costs and fees necessitated by or otherwise relating to this Modification Agreement (the "Additional Fees"). If any of the Additional Fees are not paid at the time this Modification Agreement is executed by Lender, such Additional Fees shall be paid by Obligor within five days after written demand therefore by Lender, and if not timely paid, they shall bear interest from the date so incurred until paid at an annual rate equal to the Default Rate (as defined in the Amended Note).
- 7. The Premises described in the Mortgage shall remain in all events subject to the lien, charge or encumbrance of the Mortgage, or conveyance of title (if any) effected thereby, and nothing herein contained, and nothing done pursuant hereto, shall affect or be construed to effect the lien, charge or encumbrance of, or warranty of title in, or conveyance effected by the Mortgage, or the priority thereof over liens, charges, encumbrances or conveyances, or, except as expressly provided herein, to release or affect the liability of any parity or parties whomsoever may now or hereafter be liable under or on account of the Amended Note and/or Mortgage, nor shall anything herein contained or done in pursuance thereof affect or be construed to affect any other security or instrument, if any, held by Lender as security for or evidence of the aforesaid indebtedness.
- 8. This Modification Agreement shall extend to and be binding upon the Obligor and her heirs, legatees, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.
- 9. Obligor hereby ratifies and confirms her poligations and liabilities under the Amended Note and other Loan Documents, as hereby arrended, and the liens and security interest created thereby, and acknowledge that she has no defenses, claims or set-offs against the enforcement by Lender of her obligations and liabilities under the Amended Note and other Loan Documents, as so amended.
- 10. This Modification Agreement shall, in all respects, be governed by and construed in accordance with the laws of the State of Illinois, including all matters of construction, validity and performance.
- 11. This Modification Agreement constitutes the entire agreement between the parties with respect to the aforesaid Modification and shall not be amended or modified in any way except by a document in writing executed by all of the parties thereto.
- 12. This Modification Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall be one agreement.
- 13. Lender=s consent to this Modification Agreement shall be subject to Lender (or Lender=s nominee) having received the following in a form and substance acceptable to Lender on or before April 1, 2001 (the "Modification Termination Date"):

- (a) An endorsement to Ticor Title Insurance Company Loan Policy No. 457118 STO (the "Title Policy") which (i) amends the description of the Mortgage insured under the Title Policy to include this Modification Agreement, (ii) amends the description of the Assignment of Rents to include this Modification Agreement, (iii) extends the effective date of the Title Policy to the date of the recording of this Modification Agreement, (iv) includes no additional exceptions to title other than those that have been approved in writing by Lender, (v) states that all real estate taxes and assessments applicable to the Premises which are due and payable as of the date of such endorsement have been paid in full and (vi) increases the amount of the loan policy to \$1,336,000.00;
- (b) Such other documents as Lender may reasonably require. The Obligor's failure to deliver the aforementioned documents and items to Lender on or before the Nodification Termination Date shall, at the option of Lender, result in this Modification Agreement (including all agreements and waivers of Lender contained herein) being null and Void.
- 14. TO THE MAXIMUM EXTENT PERMITTED BY LAW, OBLIGOR HEREBY AGREES THAT ALL ACTIONS OR PROCEEDINGS ARISING IN CONNECTION WITH THIS MODIFICATION AGREEMENT SHALL BE TRIED, AND DETERMINED ONLY IN THE STATE AND FEDERAL COURTS LOCATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, OR, AT THE SOLE OPTION OF LENDER IN ANY OTHER COURT IN WHICH LENDER SHALL INITIATE LEGAL OR EQUITABLE PROCEEDINGS AND WHICH HAS SUBJECT MATTER JURISDICTION OVER THE MATTER IN CONTROVERSY. TO THE MAXIMUM EXTENT PERMITTED BY LAVY, OBLIGOR HEREBY EXPRESSLY WAIVES ANY RIGHT SHE MAY HAVE TO ASSERT THE DOCTRINE OF FORUM NON CONVENIENS OR TO OBJECT TO VENUE TO THE EXTENT ANY PROCEEDING IS BROUGHT IN ACCORDANCE WITH THIS PARAGRAPH.

TO THE MAXIMUM EXTENT PERMITTED BY LAW, OBLIGOR AND LENDER HEREBY EXPRESSLY WAIVE ANY RIGHT TO TRIAL BY JURY OF ANY ACTION, CAUSE OF ACTION, CLAIM, DEMAND, OR PROCEEDING ARISING UNDER OR WITH RESPECT TO THIS MODIFICATION AGREEMENT, OR IN ANY WAY CONNECTED WITH, RELATED TO, OR INCIDENTAL TO THE DEALINGS OF OBLIGOR AND LENDER WITH RESPECT TO THIS MODIFICATION AGREEMENT, OR THE TRANSACTION RELATED HERETO, IN EACH CASE WHETHER NOW EXISTING OR HEREAFTER ARISING, AND WHETHER SOUNDING IN CONTRACT, TORT, OR OTHERWISE. TO THE MAXIMUM EXTENT PERMITTED BY LAW, OBLIGOR AND LENDER HEREBY AGREE THAT ANY SUCH ACTION, CAUSE OF ACTION, CLAIM, DEMAND OR PROCEEDING SHALL BE DECIDED BY A COURT TRIAL WITHOUT A JURY AND THAT OBLIGOR OR LENDER MAY FILE A COPY OF THIS EXECUTED MODIFICATION AGREEMENT WITH ANY COURT OR OTHER TRIBUNAL AS WRITTEN EVIDENCE OF THE CONSENT OF OBLIGOR AND LENDER TO THE WAIVER OF ITS RIGHT TO TRIAL BY JURY.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be executed as of the date first above written.

KATHLEEN ROBIDA

Property of Cook County Clark's Office

COMMUNITY BANK OF RAVENSWOOD

: Chie n. Hul

1ts: Executive Vice President

0010236444

0010236444

UNOFFICIAL COPY

STATE OF ILLINOIS	•	22	
COUNTY OF COOK	•	SS.	

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that KATHLEEN ROBIDA, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me in person and acknowledged that she signed, sealed and delivered the said instrument as her own free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 13th day of Mauch, 2001.

Notary Public)

My Commission Expires:

OFFICIAL SEAL MARIBEL CRUZ

A LY PUBLIC, STATE OF ILLINOIS COMIN' SS'ON EXPIRES: 07/17/01

STATE OF ILLINOIS

SS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for sc. a County in the State aforesaid, do hereby certify that <u>Fric w. Hubbard</u>, of COMMUNITY BANK OF RAVENSWOOD, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such <u>Granting Sr. Viet free</u> 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 said bank, for the uses and purposes therein set forth.

Given under my hand and notatial seal this $\frac{1340}{100}$ day of $\frac{110}{100}$

. March

Notary Public

My Commission Expires:

MARIBEL CRUZ
NOTARY PUBLIC, STATE OF HISTORY
MY COMMISSION EXPIRES: 9/61 201

EXHIBIT "A"

Address:

4420-4422 N. Malden Street, Chicago, Illinois 60640

P.I.N.:

14-17-123-016-0000

UNIT NUMBERS 4422-1, 4420-1, 4422-2, 4420-2, 4422-3, 4420-3, PU1, PU2, PU3 AND PU4 IN THE LENA ANN CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: LOT 56 (EXCEPT THE NORTH 4 FEET THEREOF) AND THE NORTH 13 FEET OF LOT 57 IN THE SUBDIVISION OF THE SOUTH 1/4 OF THE EAST 2 OF THE NORTHWEST 1/4 (EXCEPT THE EAST 569.25 FEET THEREOF) OF SECTION 17, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS LA. VITHITS MOIS.

OF COOP COUNTY CLORES OFFICE EXHIBIT AB@ TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 99,095,806; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

Project Budget

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COUNTY OF

ESCROW NO. ST 000445279 - 001

The afflant being duly sworn on oath deposes and says that he, the *(Owner)/(Beneficiary of Trust No held by which of the following described premises in County, illinois, to-wit:	/she is h is the

That for the purposes of this affidavit, the following persons and no others have been contracted with or have furnished, or will furnish services, labor, or material for the said improvements. That this is a true and correct statement of all such persons, the amount of their contracts, the amounts paid them and the amount due them and all hard and soft costs in

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Subscribed and Sworn to before me this day of	Signed:
Notary Public	

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STATE OF ILLINOIS

COUNTY OF

ESCROW NO. ST 000445279 - 001

The affiant	being duly every an auto-
the *(Owner)/(Beneficiary of Trust No	being duly sworn on oath deposes and says that he/she is held by which is the
of the following described premises in	County, Illinois, to-wit: Which is the

That for the purposes of this affidavit, the following persons and no others have been contracted with or have furnished, or will furnish services, labor, or material for the said improvements. That this is a true and correct statement of all such persons, the amount of their contracts, the amounts paid them and the amount due them and all hard and soft costs in connection with said improvements.

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Subscribed and Sworn to before me this	Signed:
	Address:
Notary Public	

TISOS 07/97

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UNOFFI CS WANDWN R'S CATHMENT

COUNTY OF

ESCROW NO. ST 000445279 - 001

UWDer) of the following described	sworn on oath deposes and says that he/she is
County, i	illinois, to-wit:

That for the purposes of this affidavit, the following persons and no others have been contracted with or have furnished, or will furnish services, labor, or material for the said improvements. That this is a true and correct statement of all such persons, the amount of their contracts, the amounts paid them and the amount due them and all hard and soft costs in connection with said improvements.

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*STRIKE ONE	
Subscribed and Sworn to before me this day of,	Signed:
Notary Public	

TISOS 07/97

0010236444

UNOFFIC WANDWING OF PROY 1/2

STATE OF ILLINOIS

COUNTY OF

ESCROW NO. ST 000445279 - 001

The affiant	-	•
the *(Owner)/(Beneficiary of Trust No being duly sworn on oath	depóses ar	nd says that he /ehe le
Owner) of the following described and the following descri		which is the
County, Illinois, to-wit:		

That for the purposes of this affidavit, the following persons and no others have been contracted with or have furnished, or will furnish services, labor, or material for the said improvements. That this is a true and correct statement of all such persons, the amount of their contracts, the amounts paid them and the amount due them and all hard and soft costs in connection with said improvements.

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STRIKE ONE	
Subscribed and Sworn to before me this day of	Signed:
Notary Public	

TISOS 07/97

UNOFFIC WONDERS OF PRENT

STATE OF ILLINOIS

COUNTY OF

ESCROW NO. ST 000445279 - 001

The afflant	
the *(Owner) //Repolicion of T	- being duly sworn on oath deposes and says that he/she is
the *(Owner)/(Beneficiary of Trust No	
Owner) of the following described premises in	Which in the
	County, Illinois, to-wit:

That for the purposes of this affidavit, the following persons and no others have been contracted with or have furnished, or will furnish services, labor, or material for the said improvements. That this is a true and correct statement of all such persons, the amount of their contracts, the amounts paid them and the amount due them and all hard and soft costs in

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*STRIKE ONE

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Subscribed and Sworn to before me this

Signed: _ OFFICIAL SAddress: JEREMIAH NELSON

4422 n. malde

Notary Public

NOTAKY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. SEPT. 28,280+

EXHIBIT AC "

Schedule of Minimum Sales and Release Prices

<u>Unit Address</u>	<u>List Price</u>	Minimum Release Price
4420-1	\$425,000.00	\$403,750.00
4420-2	\$350,000.00	\$332,500.00
4420-3	\$345,000.00	\$327,750.00
-4422-1	\$229,000.00	\$217,550.00
4422-2	\$335,000.00	\$318,250.00
4422-3	\$345,000.00	\$327,750.00
	Coop	County Clarks Office