Cook County Recorder

34.00

MAIL TO: **DERRI L. GIBSON** ADVANCE BANK 2320 THORNTON ROAD LANSING, IL. 60438

A94285 Of

For recorders' use only

MODIFICA TION TO MORTGAGE AND NOTE

This Modification to Mortgage and Note (the "Modification") is made this 7th day of December 2002 between Chicago Metropolitan Housing Development Corporation (hereafter referred to as "Mortgagor"), and Advance Bank (hereafter referred to as "(Mortgagee").

WITNESSETH:

WHEREAS, Mortgagor and Mortgagee have entered into a Commercial Mortgage (the "Mortgage") dated December 7, 2000, said Mortgage having been recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 12, 2000 as Documert No. 00975528 regarding certain real estate described in Exhibit "A" attached hereto (the "Real Estate"), securing the payment of a Commercial Promissory Note dated December 7, 2000 (the "Note"); and

WHEREAS, Mortgagor and Mortgagee desire to enter into a Modification To Mortgage and Note for the purpose of modification of the terms of the original agreement between the Mortgagor and Mortgagee, and

BOX 333-CT

WHEREAS, Mortgagor and Mortgagee have agreed to enter into this Modification to Mortgage and Note Agreement for consideration the receipt and sufficiency of which are hereby acknowledged;

NOW THEREFORE, Mortgagor, Mortgagee hereby agree that the Mortgage and Note are amended, modified, or supplemented as follows:

- 1. Leduction of Principal Balance. Principal balance has been reduced from \$1,000,000.00 to \$681,000.00.
- 2. Extension of Maturity Date. Mortgager and Mortgagee hereby agree that the maturity date of the Note and Mortgage shall be extended to December 7, 2003.
 - 3. Partial Release of Collateral. Released parcels 2, 5 and 10 of collateral.
- 4. Reaffirmation. Mortgagor Pereby ratifies and confirms their liabilities and obligations under the Mortgage, Note, Assignment of Rents, and Security Agreement (hereinafter sometimes referred to as "Loan Documents") and the liens and security interest created thereby, and acknowledge that they have no defenses, Jaims or set-offs to the enforcement by Mortgagee of the obligations and liabilities of Mortgagor under the said documents as modified by this document.

Mortgagor further represents to Mortgagee that no default or event, or condition which could become a default with the giving of notice or passage of time, or both, exists under the Mortgage, Note, or other Loan Documents as amended by this Modification.

Mortgagor further represents to Mortgagee that there is not any condition, event of circumstances existing, or any litigation, arbitration, governmental or administrative proceedings, actions, examinations, claims, or demands pending or threatened affecting Mortgagor, or the

Real Estate or any lien recorded against the Real Estate since the recording of the Mortgage as detailed herein.

- 5. Costs. Mortgagor shall be responsible for all title and recording costs, legal costs, and all other fees and charges associated with the preparation and implementation of this Modification, including a title policy endorsement covering the recordation of this Modification.
- 6. <u>Original Agreement Binding</u>. Except as provided herein, the Mortgage, Note and all other Loan Documents shall remain in full force and effect in accordance with their respective terms.

IN WITNESS WHELF OF, the Mortgagor and Mortgagee has caused this Modification to be executed at the place and on the day and year as written above.

Mortgagee:

ADVANCE BANK

BY: Way Hallow

Mortgagor(s):

Chicago Metropolitan Housing
Development Corporation

BY:<

Raffael Lern, Executive Director of

Chicago Metropolitan Housing

Development Corporation

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ATTACHMENT - SCHEDULE "A"

PARCEL #1 LOT 33 IN BLOCK 7 IN A.T. MCINTOSH MARQUETTE PARK ADDITION, BEING A RESUBDIVISION OF LOTS 1 TO 4 OF WILLIAM S. JOHNSTON ESTATE SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 7222 S. TALMAN, CHICAGO, ILLINOIS 60629 PERMANENT ID #19-25-210-027-0000

PARCEL#3

LOT 35 IN BLOCK 4 IN AUBURN HIGHLANDS BEING BEING HART'S SUBDIVISION OF BLOCKS 1, 2, 7 AND 8 IN CIRCUIT COURT PARTITION OF THE NORTHWEST 1/4 OF SECTION 32, TO WNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN. COMMONLY KNOWN AS 7928 S. ADA, CHICAGO, ILLINOIS 60628 PERMANENT ID #20-32 104-030-0000

LOT 2307 IN FREDERICK H. BARTI ETT'S GREATER CHICAGO SUBDIVISION NUMBER 5, A SUBDIVISION OF THAT PART LYING WEST OF THE RIGHT OF WAY OF THE ILLINOIS CENTRAL R.R OF THE EAST 3/4 OF THE SOUTH 1/2 OF THE NORTH 1/2 AND THE NORTHWEST 1/4 OF THE SOUTLE AST 1/4 OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 10517 SOUTH EBERHART, CHICAGO, ILLINOIS 60628 PERMANENT ID #25-15-216-006-0000

LOT 18 (EXCEPT THE WEST 18 FEET THEREOF) AND THE WEST 21 FEET OF LOT 19 IN BLOCK 3 IN GEORGE M. COLLINS' RESUBDIVISION OF PLOCKS 3 AND 4 OF FERNWOOD PARK SUBDIVISION OF THE EAST 1/4 OF THE SC UTHWEST 1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 425 W. 100TH STREET, CHICAGO, ILLINOIS 60620 PERMANENT ID #25-09-314-062 CVGO

LOT 1772 IN FREDRICK K. BARTLETT'S GREATER CHICAGO SUBDIVISION NUMBER 4, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 15, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 10404 S. FOREST, CHICAGO, ILLINOIS 60628 PERMANENT ID #25-15-115-022-0000

LOT 38 IN ROBERTSON'S RIVERSIDE SUBDIVISION OF THAT PORTION OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: TO WIT: BEGINNING AT A

POINT IN THE SOUTH LINE OF SAID SOUTHWEST 1/4 DISTANCE 434.28 FEET EAST OF THE NORTH AND SOUTH CENTER LINE OF SAID SOUTHWEST 1/4; THENCE NORTH 5 DEGREES EAST 2451.24 FEET; THENCE EAST 587.50 FEET TO THE WATERS EDGE OF LITTLE CALUMET RIVER; THENCE SOUTHERLY ALONG THE EDGE OF SAID RIVER TO A POINT WHICH IS DISTANT NORTH 6 3/4 DEGREES EAST 1326.6 FEET FROM THE SOUTH LINE OF SAID SOUTHWEST 1/4; THENCE SOUTH 6 3/4 DEGREES WEST 1326.6 FEET TO THE SOUTH LINE OF SAID SOUTHWEST 1/4; THENCE WEST 665.28 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 15201 S. RIVERSIDE, SOUTH HOLLAND, ILLINOIS 60473 PERMANENT ID #29-09-318-015-0000

LOT 18 IN BLOCK 1 IN MERRIONETTE MANOR FIRST ADDITION, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE NORTH EAST 1/4 OF SECTION 12, NORTH OF THE INDIAN BOUNDARY LINE, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PENCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 16.6 S. MERRION, CHICAGO, ILLINOIS 60617 PERMANENT ID #25-12-227-014-0000

LOT 3 IN HILL'S RESUBDIVISION OF 1 OTS 36 TO 39 INCLUSIVE IN BLOCK 4 IN HAROLD J. MC ELHINHY'S FIRST ADDITION TO SOUTHTOWN BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 11507 S. ARTESIAN AVENUE, CHICAGO, ILLINOIS 60655 PERMANENT ID #24-24-405-043-0000

UNIT NUMBER 2212-C3, IN THE GREENWAY COURT CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THE EAST 106 FEET OF THE SOUTHWEST 1/4 OF BLOCK 9 (EXCEPT THE NORTH 175 FEET THEREOF) IN SOUTH SHORE DIVISION NUMBER 5, OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

EASEMENT FOR THE BENEFIT OF PARCEL 1, AS CREATED BY DEED FROM CARL J. RINGBLOOM AND ALICE V. RINGBLOOM, HIS WIFE AND OTHERS TO HENRY ROTH AND LUCY ROTH, HIS WIFE, DATED DECEMBER 18, 1923 AND RECORDED JANUARY 4, 1924 AS DOCUMENT NUMBER 8240753, FOR A PERPETUAL RIGHT FOR LIGHT, AIR, INGRESS AND EGRESS, OVER AND UPON THE NORTH 12 1/2 FEET OF THE WEST 83 FEET 6 INCHES OF THE SOUTH 124 FEET 7 3/4 INCHES OF THE SOUTHWEST 1/4 OF BLOCK 9 AFORESAID, ALL IN COOK COUNTY, ILLINOIS.

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PARCEL 3:

LOT 9 (EXCEPT THE EAST 4 FEET THEREOF) ALL OF LOT 10 AND 11 (EXCEPT THE WEST 13.51 FEET THEREOF) IN BLOCK 1 IN THE RESUBDIVISION OF BLOCKS 10 AND 11 AND PART OF BLOCK 12 IN SOUTH SHORE DIVISION NUMBER 5, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 2212 E. 70TH STREET, UNIT C3, CHICAGO, ILLINOIS 60637 PERMANENT ID #20-24-418-018-1015

PARCEL #13

UNIT NUMBER 2212-A1, IN THE GREENWAY COURT CONDOMINIUM AS DELINEATED CIVIA SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

PARCEL 1:

THE EAST 106 FEET OF THE SOUTHWEST 1/4 OF BLOCK 9 (EXCEPT THE NORTH 175 FEET THEREOF) IN SOUT 1 SHORE DIVISION NUMBER 5, OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

EASEMENT FOR THE BENEFIT OF PARCEL 1, AS CREATED BY DEED FROM CARL J. RINGBLOOM AND ALICE V. RINGBLOOM, HIS WIFE AND OTHERS TO HENRY ROTH AND LUCY ROTH, HIS WIFE, DATED DECEMBER 18, 1923 AND RECORDED JANUARY 4, 1924 AS DOCUMENT NUMBER 6240753, FOR A PERPETUAL RIGHT FOR LIGHT, AIR, INGRESS AND EGRESS, OVER AND UPON THE NORTH 12 1/2 FEET OF THE WEST 83 FEET 6 INCHES OF THE SOUTH 124 FEET 7 3/4 INCHES OF THE SOUTHWEST 1/4 OF BLOCK 9 AFORESAID, ALL IN COCK COUNTY, ILLINOIS;

LOT 9 (EXCEPT THE EAST 4 FEET THEREOF) ALL OF LOT 10 . ND 11 (EXCEPT THE WEST 13.51 FEET THEREOF) IN BLOCK 1 IN THE RESUBDIVISION OF BLOCKS 10 AND 11 AND PART OF BLOCK 12 IN SOUTH SHORE DIVISION NUMBER 5, BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 SECTION 24, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COCK COUNTY, ILLINOIS. COMMONLY KNOWN AS 2212 E. 70TH STREET, UNIT A1, CHICAGO, ILLINOIS 60637 PERMANENT ID #20-24-418-018-1007

PARCEL #14

LOT 5 AND THE SOUTH 1/2 OF LOT 4 IN BLOCK 11 IN NEW SUBDIVISION OF BLOCKS 1, 2, 8, 9, 10 AND 11 IN SALISBURY'S SUBDIVISION OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 5, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 948 N. WALLER AVENUE, CHICAGO, ILLINOIS 60651 PERMANENT ID #16-05-421-022-0000