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GEORGE E. COLE®
LEGAL FORMS

No. 1090
November 1994

EXTENSION AGREEMENT (ILLINOIS)

Doc#: 0404122066
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 02/10/2004 11:32 AM Pg: 1 of 4

CAUTION: Consult a lawyer before using or acting under this form. Neither the publisher nor the seller of this form makes any warranty with respect thereto, including any warranty of merchantability or fitness for a particular purpose.

THIS AGREEMENT, made this 16th day of August, ~~19~~2003,
by and between First Community Bank and Trust

the owner of the mortgage or trust deed hereinafter described, and
Althea Machtemes, Divorced and not since
remarried

representing himself or themselves to be the owner or owners of the real
estate hereinafter and in said deed described ("Owner"), WITNESSETH:

1. The parties hereby agree to extend the time of payment of the
indebtedness evidenced by the principal promissory note or notes of
Althea Machtemes, Divorced and not since
remarried

dated January 16, ~~19~~2002 secured by a mortgage
or trust deed in the nature of a mortgage registered/recorded
January 29, ~~19~~2002 in the office of the Registrar
of Titles/Recorder of Cook County, Illinois,

in of at page as document No. 0020117857
conveying to First Community Bank and Trust

Above Space for Recorder's Use Only

certain real estate in Cook County, Illinois described as follows:

LOTS 40 AND 41 IN BLOCK 13 IN WEST HAMMOND, BEING A SUBDIVISION OF THE
NORTH 1896 FEET OF FRACTIONAL SECTION 17, TOWNSHIP 36 NORTH, RANGE 15
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number(s): 30-17-205-011

Address(es) of real estate: 21-23 155th Street, Calumet City, IL 60409

2. The amount remaining unpaid on the indebtedness is \$ 78,098.04

3. Said remaining indebtedness of \$ 78,098.04 shall be paid on or before August 16, 2008,
said principal sum and interest at the rate of -6.90-% per annum, on**
and the Owner in consideration of such extension promises and agrees to pay the principal sum secured by said mortgage or trust deed
as and when therein provided, as hereby extended, and to pay interest thereon until August 16, ~~19~~2008,
at the rate of -6.90-per cent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of
-6.90-per cent per annum, and interest after maturity at the rate of per cent per annum, and to pay both principal and
interest in the coin or currency provided for in the mortgage or trust deed hereinabove described, but if that cannot be done legally
then in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in value of
such legal tender in other United States currency, at such banking house or trust company in the City of Chicago as the holder or
holders of the said principal note or notes may from time to time in writing appoint, and in default of such appointment then at

** continued on page 2

Handwritten initials and signature: *JE*

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4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage or trust deed, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become and be due and payable, in the same manner as if said extension had not been granted.

5. This agreement is supplementary to said mortgage or trust deed. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or trust deed or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this agreement shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

In TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this agreement the day and year first above written.

FIRST COMMUNITY BANK AND TRUST (SEAL)

BY:

Greg M. Ohlendorf, President & C.E.O.

Althea Machtemes (SEAL)
Althea Machtemes

(SEAL)

This instrument was prepared by
AND MAIL TO:
D. Barber, Loan Officer
First Community Bank and Trust
P.O. Box 457
Beecher, IL 60401

**the balance of principal remaining from time to time unpaid, shall be payable in installments as follows: Nine Hundred Seventy-Six and 83/100 (\$976.83) Dollars on the 16th day of September, and Nine Hundred Seventy-Six and 83/100 (\$976.83) Dollars, or more, on the 16th day of each successive month thereafter, to and including the 16th day of July, 2008, with a final Balloon payment of the balance due on August 16, 2008. All such payments on account of the indebtedness shall be first applied to interest on the balance of principal unpaid, to the date of payment, and the remainder to principal. Payments are to be made at the First Community Bank and Trust, Beecher, Illinois, or at such other place as the legal holder of the note from time to time in writing appoint.

In the event the property described herein is sold by the maker hereof, then note described herein shall be due and payable in full instanter.

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STATE OF Illinois
COUNTY OF Will } ss.

I, Donna M. Barber
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Althea Machtemes, divorced and not since remarried
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 she signed, sealed and delivered the said instrument as
her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.

GIVEN under my hand and official seal this 16th day of August 19 2003



Donna M. Barber
Notary Public

STATE OF _____
COUNTY OF _____ } ss.

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

GIVEN under my hand and official seal this _____ day of _____ 19 _____

Notary Public

STATE OF Illinois
COUNTY OF Will } ss.

I, Donna M. Barber
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Greg M. Ohlendorf
First Community Bank and Trust, President of _____, who is personally known
to me to be the same persons whose name is subscribed to the foregoing instrument as such _____ and
President, 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 Corporation, for
the uses and purposes therein set forth:

GIVEN under my hand and official seal this 16th day of August 19 2003



Donna M. Barber
Notary Public

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BOX _____

EXTENSION AGREEMENT

FIRST COMMUNITY BANK AND TRUST

WITH

Althea Machtemes

MAIL TO:

J. O'Grady, V.P.
 First Community Bank and Trust
 P. O. Box 457
 Beecher, IL 60401

GEORGE E. COLE®
 LEGAL FORMS

In the event and in each case of failure of the undersigned to make any payment of whatever nature, periodic or otherwise, in this Note or in the Mortgage or Trust Deed securing it provided, and if such failure continues for fifteen (15) days, the Bank may, at its option, impose a penalty, which shall be designated a "late charge", which the undersigned agrees and promises to pay monthly, as long as such delinquency is not rectified, in addition to all other payments herein or in said Mortgage or Trust Deed provided. Such late charge shall be equal to five percent (5%) of the overdue payment of principal and interest.

THIS LOAN IS PAYABLE IN FULL AT THE END OF FIVE YEARS OR ON DEMAND. AT MATURITY, OR IF THE BANK DEMANDS PAYMENT, YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE BANK IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER WILLING TO LEND YOU THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER THAN THE INTEREST RATE ON THIS LOAN.