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1999-12-02 11:54:27  
Cook County Recorder 29.00

**MODIFICATION OF CREDIT AGREEMENT & MORTGAGE**

WHEREAS, PARK RIDGE COMMUNITY BANK ("Lender"), has loaned to Clarence W. Kujak, Jr. and Shirley A. Kujak individually and collectively, the "Borrower") the sum of Fifty Thousand and 00/100ths Dollars (\$50,000.00), (the "Loan") as evidenced by a Credit Agreement dated February 4, 1998 (the "Note"), and secured by a Mortgage of even date and recorded in the office of the Cook County Recorder, Illinois, as Document Number 98-113085 (the "Collateral Document"). The Collateral Document covers the following described premises:

SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART  
HEREOF

COMMON ADDRESS: 1116 S. Chester, Park Ridge, IL. 60068

PERMANENT TAX NUMBER: 09-35-325-018-0000

**BOX 333-CTI**

WHEREAS, the Borrower has requested, and Lender has agreed to a modification of the terms and conditions of the aforesaid loan,

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged the parties hereto agree as follows:

1. The unpaid principal balance of the Note is currently \$48,540.96.
2. The credit limit on the subject line of credit is hereby increased from \$50,000.00 to \$70,000.00.
3. The index rate is currently 8.25% per annum, and therefore the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE on your Credit Line will be as stated below:

RANGE OF BALANCE OR CONDITIONS	MARGIN ADDED TO INDEX	ANNUAL PERCENTAGE RATE	DAILY PERIODIC RATE
All Balances	-.05%	8.20%	.0225%

4. All other terms and conditions of the Note and the aforesaid Collateral Document are hereby incorporated by reference herein and in all respects the Note, Collateral Document, and other documents executed pursuant to the Loan, except as hereby modified, shall remain unchanged and continue in full force and effect.
5. Borrower represents and warrants that (a) there has been no default under the Note, Collateral Document or any other Loan document, nor has there been an event, which is continuing, which might mature into a default; (b) there has been no adverse change in the financial condition of the Borrower, or any of them, or any other person(s) or entity(s) that are obligated on the Loan, whether directly or indirectly, absolutely or contingently, jointly or severally, or jointly and severally; and (c) there has been no diminution in the value of the mortgaged property or any other property securing the Loan.
6. Borrower, by execution of this Agreement, hereby reaffirms, assumes and agrees to be bound by all of the obligations, duties, rights, representations, warranties, covenants, terms and conditions that are contained in the Note and the Collateral Document.

Aut initials SK initials

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this Agreement as of the 12 day of November, 1999.

X Clarence W. Kujak  
Clarence W. Kujak, Jr.

X Shirley A. Kujak  
Shirley A. Kujak

PARK RIDGE COMMUNITY BANK

By: Thomas E. Carter  
Thomas E. Carter, Executive Vice President

Attest: Timothy J. Coyne  
Timothy J. Coyne, Assistant Vice President

(STATE OF ILLINOIS)

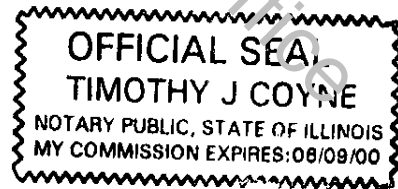
) SS.

COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Clarence W. Kujak, Jr. and Shirley A. Kujak personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notary Seal this 12th day of November, 1999.

Timothy J. Coyne  
Notary Public



\_\_\_\_\_ initials SK initials

STATE OF ILLINOIS)

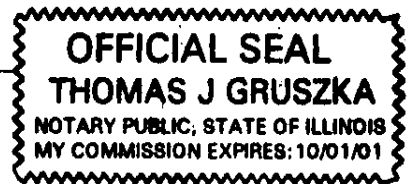
) SS.

COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Thomas E. Carter, personally known to me to be the Executive Vice President of PARK RIDGE COMMUNITY BANK, an Illinois banking corporation, and Timothy J. Coyne, personally known to me to be the Assistant Vice President of said banking corporation, and personally known to me to be the same persons whose names are subscribed to foregoing instrument, appeared before me this day in person and severally acknowledged that as such officers, they signed and delivered that said instrument of said banking corporation and caused the corporate seal of said banking corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said banking corporation, as their free and voluntary act, and as the free and voluntary act and deed of said banking corporation, for the uses and purposes therein set forth.

Given under my hand and Notary Seal this 12th day of November, 1999.

Thomas J. Gruszka  
Notary Public



MAIL TO:

PARK RIDGE COMMUNITY BANK  
626 TALCOTT ROAD  
PARK RIDGE, IL. 60068

\_\_\_\_\_ initials \_\_\_\_\_ initials

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Property of Cook County Clerk's Office

OFFICIAL SEAL  
THOMAS J. GRUSKA  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 01/01/11

EXHIBIT "A"

PARCEL 1: LOT 9 IN BLOCK 5 IN HULBERT DEVONSHIRE TERRACE, A SUB-DIVISION IN THE SOUTH WEST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED MAY 23/24 IN BOOK 188 OF PLATS PAGE 27 AS DOCUMENT 8432592. PARCEL 2: THE EAST 1/2 OF THE VACATED NORTH AND SOUTH 16 FEET PUBLIC ALLEY LYING WEST OF AND ADJOINING LOT 9 IN BLOCK 5 IN HULBERT DEVONSHIRE TERRACE AFORESAID ALSO, PARCEL 3: THE NORTH 1/2 OF THE VACATED EAST AND WEST PUBLIC ALLEY LYING SOUTH OF AND ADJOINING PARCELS 1 AND 2 ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1116 S. CHESTER, PARK RIDGE, IL 60068. The Real Property tax identification number is 09-35-325-016.

Property of Cook County Clerk's Office