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THIS DOCUMENT PREPARED BY:

Foster Bank
5005 Newport Drive
Rolling Meadows, IL 60008

Doc#: 1201810046 Fee: \$72.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/18/2012 12:59 PM Pg: 1 of 5

AFTER RECORDING MAIL TO:

FOSTER BANK / SAMANTHA LIM
LOAN DEPARTMENT
5005 NEWPORT DR.
ROLLING MEADOW, IL 60008

Loan# 5002210-1

MORTGAGE EXTENSION AGREEMENT

This Indenture, made this 1st day of December, 2011, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5005 Newport Drive, Rolling Meadows, Illinois 60008, the owner of the mortgage hereinafter described, and **Dusko Zdravkovic and Snezana Zdravkovic, Husband and Wife, as Joint Tenants**, representing herself to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

1. The parties hereby agree to modify the amount of the Note and extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of Dusko Zdravkovic and Snezana Zdravkovic, secured by a mortgage dated August 4, 2005 and recorded August 10, 2005, in the office of the Recorder of Cook County, Illinois, as document number 0522204111; mortgage extension agreement dated November 1, 2010 and recorded on January 13, 2011 as document number 1101329107, conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

LOTS 9 AND 10 IN LOUIS FRY'S RESUBDIVISION OF LOTS 18, 19, AND 23 TO 25 INCLUSIVE IN BLOCK 2 IN PEARSON AND KINNE'S ADDITION TO IRVING PARK, A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 3910 WEST MONTROSE AVENUE, CHICAGO, IL 60618

PIN: 13-14-122-034-0000

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2. The amount remaining unpaid on the indebtedness is **THREE HUNDRED EIGHTY ONE THOUSAND ONE HUNDRED NINETY FOUR AND 35/100 UNITED STATES DOLLARS (\$381,194.35)**
3. New Monthly Payment: Principal and interest payment of \$2,386.68 and real estate tax escrow of \$1,528.04
Effective Period: January 1, 2012 payment
4. New interest rate is Prime + 1.50% with a floor rate of 5.75%.
5. Said indebtedness of **\$381,194.35** shall be paid on or before **November 1, 2015** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A**.
6. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, 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 due and payable, in the same manner as if said extension had not been granted.
7. This Extension Agreement is supplementary to said mortgage. 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 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. The provisions of this indenture 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 indenture the day and year first above written.

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D. Zdravkovic
Dusko Zdravkovic

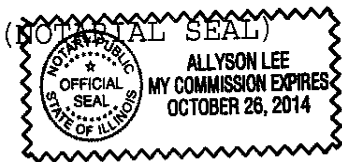
S. Zdravkovic
Snezana Zdravkovic

Address for notices:
4244 North Meade Avenue
Chicago, IL 60634

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, Dusko Zdravkovic and Snezana Zdravkovic, personally known to me to be the same person(s) whose name(s) is/ are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that he or she/they signed and delivered the said instrument as theirs free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 30th day of December, 2011



Allyson Lee
Notary Public

My commission expires: Oct. 26 2014

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Loan#5002210-1

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**AMENDMENT/EXTENSION
TO
COMMERCIAL MORTGAGE BALLOON NOTE**

- (1) Date of Note: August 4, 2005
Amount of Note: \$422,000.00
Interest Rate: 6.75 % Fixed
Amortized Period: 300 Months
Maturity Date: September 1, 2010
- (2) Date of Note: September 1, 2010
Modification
Maturity Date: November 1, 2010
- (3) Date of Note: December 27, 2010
Modification
Amount of Note: \$583,468.61
Interest Rate: 6.25% Fixed
Amortized Period: 240 Months
Maturity Date: November 1, 2015

Prepayment Penalties: If the Lender receives a prepayment on or before the 1st anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 5% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 1st anniversary but on or before the 2nd anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 4% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 2nd anniversary but on or before the 3rd anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 3% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 3rd anniversary but on or before the 4th anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 2% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 4th anniversary of the date of the first payment due date of the Note, but before the due date of the Note, the Penalty shall be equal to 1% of the remaining Principal balance of the Note.

Borrower/Mortgagor: Dusko Zdravkovic and Snezana Zdravkovic

Lender/Mortgagee: Foster Bank, an Illinois Banking Corporation

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Loan#5002210-1

In consideration of Ten Dollars and other good valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties, the Borrower and Lender do hereby agree to amend the above identified Note as follows:

Current Balance: THREE HUNDRED EIGHTY ONE THOUSAND ONE HUNDRED NINETY FOUR AND 35/100 UNITED STATES DOLLARS (\$381,194.35)

New Interest Rate: Prime + 1.50% with a floor rate of 5.75%

New Monthly Payment: Principal and interest payment of \$2,386.68 and Real estate tax escrow of \$1,528.04

Effective Period: January 1, 2012 payment

All other terms and conditions of the Note shall remain the same.

Dated this 1st day of December, 2011

Lender/Mortgagee:

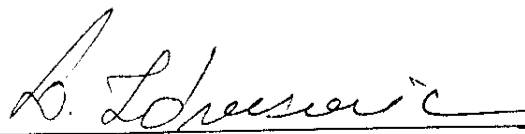
FOSTER BANK, an Illinois banking corporation

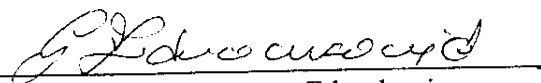
BY: 

TITLE: Dong Hoon Kim, Loan Officer

Borrower:

Dusko Zdravkovic and Snezana Zdravkovic


Dusko Zdravkovic


Snezana Zdravkovic