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Doc#: 1332322058 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 11/19/2013 12:41 PM Pg: 1 of 6

This instrument prepared by
and when recorded return to:
Lycrecia L. Parks
Chicago Community
Loan Fund
29 East Madison, Suite 1700
Chicago, Illinois 60602

Above Space For Recorder's Stamp Only

Property Addresses: 3513 W. Jackson Blvd, 3521 W. Jackson Blvd, and 3514-32 W. Fifth
Avenue, Chicago, Illinois, Cook County
PINs: 16-14-214-011-0000, 16-14-214-014-0000, 16-14-214-028-0000
16-14-214-029-0000 and 16-14-214-030-0000

Omnibus Amendment

This Omnibus Amendment (the "Amendment"), dated as of September 19, 2013, is made by and between THE PEOPLES COMMUNITY DEVELOPMENT ASSOCIATION OF CHICAGO, an Illinois not-for-profit corporation as Borrower and Mortgagor (hereinto referenced as the "Borrower") and THE CHICAGO COMMUNITY LOAN FUND, an Illinois not-for-profit corporation (the "Lender").

Recitals:

A. Borrower delivered to Lender that certain Mortgage and Security Agreement with Assignment of Rents dated as of December 27, 2006, recorded with Cook County, Illinois Recorder of Deeds on January 2, 2007 as Instrument no. 0700202154, (as further amended, restated, supplemented, or otherwise modified from time to time, the "Mortgage") which relates to the property legally described on *Exhibit A* attached hereto;

B. Borrower delivered to Lender that certain Promissory Note dated December 27, 2006, (as further amended, restated, supplemented, or otherwise modified from time to time, the "Note");

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C. Borrower delivered to Lender that certain Loan Agreement dated December 27, 2006, (as further amended, restated, supplemented, or otherwise modified from time to time, the "Loan Agreement");

D. Borrower and Lender have agreed to amend the Mortgage, the Note and the Loan Agreement on the terms and conditions herein set forth.

NOW, THEREFORE, in consideration of the mutual covenants and undertakings herein contained, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Borrower and Lender hereby agree as follows:

SECTION 1. DEFINED TERMS

Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed to such terms in the Mortgage, as amended hereby.

SECTION 2. AMENDMENT TO MORTGAGE, NOTE AND LOAN AGREEMENT

Section 2.1 The loan term is extended twelve (12) additional months. Therefore, the maturity date of the Note and the Termination Date as defined in the Loan Agreement shall be extended to, and shall be deemed to be, October 1, 2014.

Section 2.2 The amount of the loan was originally \$250,000.00. On December 17, 2009 the amount of the loan was increased by \$5,775.61 to \$255,775.61 then on September 20, 2012 the amount was increased by \$100,000.00 to \$355,775.61.

Section 2.3 No payment is due until the maturity date. On the maturity date a balloon payment will be due, based on the following computations. The interest rate of eight percent (8%) will be applied to the outstanding balance of \$255,775.61. This will be calculated from the prior maturity date of February 1, 2011, until the distribution of the additional loan amount of \$100,000.00. From that date until the new maturity date of October 1, 2013, any outstanding balance will also be calculated using the eight percent (8%) interest rate.

Section 2.4 A one-time Modification Fee in the amount of \$1,000.00 is due and payable on Borrower's receipt of this Omnibus Amendment. See attached invoice.

SECTION 3. REPRESENTATIONS AND WARRANTIES OF THE BORROWER

Section 3.1 Borrower represents and warrants that the execution, delivery and performance of this Amendment is a legal, valid and binding obligation of the Borrower, enforceable against the Borrower, in accordance with its terms, except as the enforcement thereof may be subject to applicable bankruptcy, insolvency or similar laws affecting the enforcement of creditors; rights generally or by general principles of equity.

Section 3.2 Borrower represents and warrants that the execution, delivery and performance of this Amendment will not: (a) violate any law, rule, regulation, order, writ, judgment, injunction, decree or award binding on it or its certificate of incorporation or by-laws; (b) violate the provisions of or require the approval or consent of any party to any indenture, instrument or agreement to which it is a party or is subject, or by which it, or its property, is bound, or conflict with or constitute a default thereunder, or result in the creation or imposition of

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any lien in, of or on its property pursuant to the terms thereof; or (c) require any consent of the stockholders of any person or entity, except in each case for approvals or consents which have been obtained on or before the date hereof.

Section 3.3 Borrower represents and warrants that, to the best of its knowledge, after giving effect to this Amendment, there exists no Event of Default.

SECTION 4. REFERENCE TO AND EFFECT ON THE MORTGAGE

Section 4.1 Upon the effectiveness of this Amendment, each reference in the Mortgage to "this Agreement," "hereunder," "hereof," "herein" or words of like import and each reference to the Mortgage and the Note in each Loan Document shall mean and be a reference to the Mortgage and the Note, as amended hereby.

Section 4.2 Except as specifically amended above, all of the terms, conditions and covenants of the Mortgage, the Note and the other Loan Documents shall remain unaltered and in full force and effect and shall be binding upon the Borrower in all respects and are hereby ratified and confirmed.

Section 4.3 Except as expressly provided herein, the execution, delivery and effectiveness of this Amendment shall not operate as a waiver of (a) any right, power or remedy of Lender under the Mortgage, the Note or any of the Loan Documents; or (b) any Event of Default.

SECTION 5. GENERAL PROVISIONS

Section 5.1 Section headings in this Amendment are for convenience of reference only, and shall not govern the interpretation of any of the provisions of this Amendment.

Section 5.2 Any provision in this Amendment that is held to be inoperative, unenforceable or invalid in any jurisdiction shall, as to that jurisdiction, be inoperative, unenforceable or invalid without affecting the remaining provisions in that jurisdiction or the operation, enforceability, or validity of that provision in any other jurisdiction, and to this end the provisions of this Amendment are declared to be severable.

Section 5.3 This Amendment shall be construed in accordance with and be governed by the laws of the State of Illinois (without giving effect to their principals thereof relating to conflicts of law).

Section 5.4 This Amendment may be executed in any number of counterparts, all of which taken together shall constitute one agreement, and any of the parties hereto may execute this Amendment by signing any such counterpart.

[signature pages follow]

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IN WITNESS WHEREOF, this Amendment has been duly executed and delivered as of the date first above written.

BORROWER/MORTGAGOR:

THE PEOPLES COMMUNITY DEVELOPMENT ASSOCIATION OF CHICAGO, an Illinois not-for-profit corporation

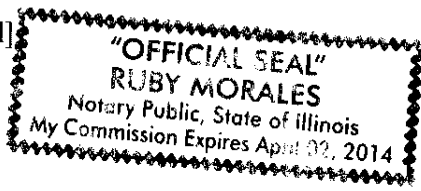
By: *[Signature]*
 Its: President
 Printed Name: Michael Eaddy
 Address: 7520 W. Fifth Avenue
Chicago, IL 60624

STATE OF ILLINOIS

COUNTY OF COOK

The foregoing Omnibus Amendment was acknowledged before me, the undersigned Notary Public, in the County and State aforesaid, this 16 day of Oct, 2013 by Michael Eaddy, the President of THE PEOPLES COMMUNITY DEVELOPMENT ASSOCIATION OF CHICAGO, an Illinois not-for-profit corporation.

[Notary Seal]



[Signature]
 Notary Public
Ruby MORALES
 Printed Name

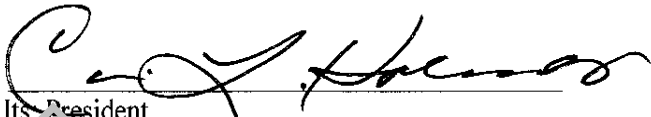
My Commission expires: 4-2-14

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IN WITNESS WHEREOF, this Amendment has been duly executed and delivered as of the date first above written.

LENDER:

THE CHICAGO COMMUNITY LOAN FUND,
an Illinois not-for-profit corporation


By: 
Its: President
Printed Name: Calvin L. Holmes
Address: 29 E. Madison Street, Suite 1700
Chicago, IL 60602

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

The foregoing Omnibus Amendment was acknowledged before me, the undersigned Notary Public, in the County and State aforesaid, this 16th day of October, 2013, by Calvin L. Holmes, the President of THE CHICAGO COMMUNITY LOAN FUND, an Illinois not-for-profit corporation.

[Notary Seal]




Notary Public
Evelyn D. Turner
Printed Name

My Commission expires: _____

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EXHIBIT A

LEGAL DESCRIPTIONS

LOT 38 THRU 43 IN BLOCK 7 IN CENTRAL PARK ADDITION OF CHICAGO, A SUBDIVISION OF THAT PART OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 14, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF BARRY POINT ROAD, IN COOK COUNTY, ILLINOIS.

PINs: 16-14-214-028-0000, 16-14-214-029-0000 and 16-14-214-030-0000
ADDRESS: 3514-32 W. Fifth Avenue

LOT 8 IN BLOCK 7 IN CENTRAL PARK ADDITION TO CHICAGO BEING THAT PART OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 14, TOWNSHIP 39, NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 16-14-214-011-0000
ADDRESS: 3521 W. Jackson Blvd.

THE WEST 5 FEET OF LOT 4 AND ALL OF LOT 5 AND THE EAST 5 FEET OF LOT 6 IN BLOCK 7 IN CENTRAL PARK ADDITION OF CHICAGO BEING THAT PART OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 14, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 16-14-214-014-0000
ADDRESS: 3513 W. Jackson Blvd.