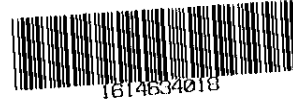


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Loan No. 11-507840-7

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:
BARBARA J. NEHR



Doc#: **1614634018** Fee: **\$46.25**
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 05/25/2016 09:11 AM Pg: 1 of 4

Central Federal Savings and Loan
Association of Chicago
1601 W. Belmont Ave.
Chicago, IL 60657

First Loan Extension Agreement

WHEREAS, *****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO***** (hereinafter referred to as "Mortgagee"),

loaned to *****OASIS HEATING & COOLING, INC. OF IL,
AN ILLINOIS CORPORATION***** (hereinafter referred to as "Mortgagor"),

the principal sum of ******FOUR HUNDRED FORTY-TWO THOUSAND AND NO/100****** - - - - DOLLARS (*****\$442,000.00*****),
as evidenced by a Note and Mortgage dated MARCH 27, 2006, which Mortgage is duly recorded in the Recorder's Office of Cook
County, Illinois, as Document No. ******0613010071******, conveying to **CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION
OF CHICAGO**, certain real estate in Cook County, Illinois, described as follows, to-wit:

LOTS 8 AND 9 (EXCEPT THAT PART OF LOTS TAKEN FOR WIDENING WESTERN AVENUE) IN BLOCK 17 IN W.F.
KAISER AND COMPANY'S ARCADIA TERRACE, BEING A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTHEAST 1/4
(EXCEPT THE WEST 33 FEET) AND THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 40
NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.****

COMMONLY KNOWN AS: 5736 N. WESTERN AVE., CHICAGO, IL 60659

P/R/E/I #13-01-423-025-0000

WHEREAS, the undersigned Mortgagor does hereby request an extension of the loan term and Mortgagee is willing to extend the loan
term for an additional *******TEN******* (******10******) years subject to the terms and conditions of this First Loan
Extension Agreement;

THEREFORE, for and in consideration of the premises and pursuant to the accommodations granted herein to the Mortgagor and other
good and valuable considerations, the undersigned Mortgagor hereby agrees to pay the indebtedness evidenced by said Note and
Mortgage and perform all of the obligations provided therein, it being understood and agreed that as of the date hereof said
indebtedness is ******THREE HUNDRED THIRTY THOUSAND THREE HUNDRED FOURTEEN AND 11/100****** - - - - DOLLARS
(*****\$330,314.11*****); moreover, the undersigned Mortgagor and Mortgagee mutually agree:

- (a) to an extension of the loan maturity date from MARCH 1, 2016 to MARCH 1, 2026;
- (b) to an initial interest rate of ******FOUR AND ONE-QUARTER****** percent (******4.25%******) per annum beginning
on APRIL 1, 2016 through and including MARCH 31, 2021;
- (c) that Mortgagor will make monthly payments for principal and interest in monthly installments of ******\$2,484.88****** per month
(using a fifteen [15] year amortization schedule for this Extension) beginning on APRIL 1, 2016 until the next Interest
and Payment Change Date, APRIL 1, 2021;

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IN

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- (d) to an initial monthly escrow payment of ****\$1,212.12**** as of the effective date of this Agreement;
- (e) that the interest rate and payment adjustments effective on and after APRIL 1, 2021 will revert to the language described in the Note until its maturity; notwithstanding the foregoing, the minimum interest rate charged upon the Note on each Interest Change Date will be ****FOUR AND ONE-QUARTER**** percent (****4.25%****) per annum;
- (f) THAT ANY AMOUNT OF PRINCIPAL MAY BE PREPAID AT ANY TIME SUBJECT TO THE FOLLOWING PENALTY: THREE PERCENT (3.00%) OF ANY AMOUNT PREPAID DURING THE FIRST TWO LOAN YEARS; TWO PERCENT (2.00%) OF ANY AMOUNT PREPAID DURING THE NEXT TWO LOAN YEARS; AND ONE PERCENT (1.00%) OF ANY AMOUNT PREPAID DURING THE FIFTH LOAN YEAR. THEREAFTER, ANY AMOUNT OF PRINCIPAL MAY BE PREPAID UPON THIS OBLIGATION DURING THE SIXTH THROUGH TENTH LOAN YEARS WITHOUT RESTRICTION OR PENALTY. AS USED HEREIN, THE TERM "LOAN YEAR" SHALL REFER TO CONSECUTIVE TWELVE MONTH PERIODS, THE FIRST SUCH PERIOD STARTING ON APRIL 1, 2016;
- (g) that the entire unpaid principal balance and any unpaid accrued interest thereon, if not sooner paid, shall be due and payable in full on MARCH 1, 2026, also known as the maturity date; and
- (h) that Mortgagor shall keep and maintain at all times complete and accurate records to reflect the results of the operation of the property. Such books, records, and leases shall be subject to examination, including a personal financial statement and federal and other governmental tax returns of the Mortgagor and Guarantor, at any time by the Mortgagee. Mortgagor and Guarantor will provide these records, financial statements and tax returns to the Mortgagee within thirty (30) days of the Mortgagee's request. Furthermore, Mortgagor will allow the Mortgagee reasonable access and entry to the property for inspection upon the Mortgagee's request.

TO FURTHER SECURE payment of the Note, the undersigned Mortgagor grants to the Mortgagee a security interest in all property of the Mortgagor delivered currently herewith or now or at any time hereafter in the possession or control of the Mortgagee, including, but not limited to deposit accounts, including any accounts in which the undersigned has signature authority or ownership interest, and all proceeds of all such property. The Mortgagor agrees that the Mortgagee shall have the rights and remedies of a secured party under the Uniform Commercial Code of Illinois with respect to all the aforesaid property, including, without limitation thereof, the right to sell or otherwise dispose of any or all such property. Upon default the Mortgagee may without notice to anyone, apply or set-off any balance, credit, deposit, account, moneys or other indebtedness at any time credited by or due from the Mortgagee to any of the undersigned against the amount due hereunder.

It is an event of default if the Mortgagor fails to make any payment when due under the Note or fails to comply with or to perform any term, obligation or condition contained in any other agreement between Mortgagee and Mortgagor.

The terms, covenants, and conditions contained in the Note and Mortgage dated MARCH 28, 2006 are hereby incorporated herein by this reference and the same are hereby reaffirmed as of the date hereof, such terms, covenants and conditions hereby continuing in full force and effect except as otherwise modified or provided herein.


This First Loan Extension Agreement by said Mortgagor(s) is joint and several and shall bind them, their heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the parties have hereunto executed this instrument this 28TH day of APRIL, 2016.

MORTGAGOR:

IN WITNESS WHEREOF, the Mortgagor has caused these presents to be signed by its President this 28TH day of APRIL, A.D., 2016, pursuant to authority given by resolution duly passed by the sole Shareholder of said Corporation.

****OASIS HEATING & COOLING, INC. OF IL
AN ILLINOIS CORPORATION****

By: 
Mirsad Causevic, President

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MORTGAGEE:

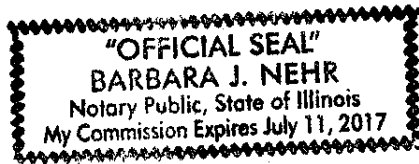
**CENTRAL FEDERAL SAVINGS AND
LOAN ASSOCIATION OF CHICAGO**

By: *Bonnie J. Carney*
Bonnie J. Carney, Vice President

STATE OF ILLINOIS }
COUNTY OF COOK } SS.

I, the undersigned, being duly sworn on oath, depose and state that BONNIE J. CARNEY is the Vice President of *****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO***** and its duly authorized agent in this behalf, and that she has executed this First Loan Extension Agreement in behalf of said corporation, and not personally, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 28TH day of APRIL, 2016.



Barbara J. Nehr
Notary Public

MAIL TO:

**CENTRAL FEDERAL SAVINGS AND LOAN
ASSOCIATION OF CHICAGO
1601 W. BELMONT AVE.
CHICAGO, IL 60657**