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Loan No. 11-0507942-1

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

Central Savings, f.s.b.
1601 W. Belmont Ave.
Chicago, IL 60657



Doc# 1815506376 Fee \$46.25

RHSP FEE:\$9.00 RPRF FEE: \$1.00

KAREN A. YARBROUGH

COOK COUNTY RECORDER OF DEEDS

DATE: 06/04/2018 04:36 PM PG: 1 OF 4

First Loan Extension Agreement

WHEREAS, ****CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO,
NOW KNOWN AS CENTRAL SAVINGS, F.S.B.**** - - - - - (hereinafter referred to as "Mortgagee"),

loaned to ****CHICAGO TITLE LAND TRUST COMPANY, SOLELY AS SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL
ASSOCIATION UNDER TRUST AGREEMENT DATED JANUARY 24, 1978, AND KNOWN AS TRUST NO. 53649, AND NOT
PERSONALLY**** (hereinafter referred to as "Mortgagor"),

the principal sum of ****THREE HUNDRED SEVENTY-FIVE THOUSAND AND NO/100**** - - - DOLLARS (***\$375,000.00***),

as evidenced by a Note and Mortgage dated MARCH 21, 2008, which Mortgage is duly recorded in the Recorder's Office of Cook
County, Illinois, as Document No. ****0810045037****, conveying to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION
OF CHICAGO, N/K/A CENTRAL SAVINGS, F.S.B., certain real estate in Cook County, Illinois, described as follows, to-wit:

THE NORTHERLY 25 FEET OF LOT 7 IN WILLIAM BARRY'S SUBDIVISION OF BLOCK 4 IN CANAL TRUSTEES'
SUBDIVISION IN SECTION 33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,
(EXCEPT FROM SAID PREMISES THAT PART THEREOF DEDICATED OR USED FOR ALLEY PURPOSES), IN COOK
COUNTY, ILLINOIS.****

COMMONLY KNOWN AS: 2326 N. CLARK ST., CHICAGO, IL 60614

P/R/E/I #14-33-105-027-0000

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 ****SEVEN**** (****7****) 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 ****TWO HUNDRED THIRTY THOUSAND SEVENTY-TWO AND 63/100**** - - - - - DOLLARS
(***\$230,072.63***); moreover, the undersigned Mortgagor and Mortgagee mutually agree:

- (a) to an extension of the loan maturity date from MARCH 1, 2018 to MARCH 1, 2025;
- (b) to an initial interest rate of ****FIVE AND ONE-HALF**** percent (***5.50%***) per annum beginning
on APRIL 1, 2018 through and including MARCH 31, 2021;

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- (c) that Mortgagor will make monthly payments for principal and interest in monthly instalments of ****\$3,306.15**** per month (using a seven [7] year amortization schedule for this Extension) beginning on APRIL 1, 2018 until the next Interest and Payment Change Date, APRIL 1, 2021;
- (d) to an initial monthly escrow payment of ****\$2,119.85**** 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 LOAN YEAR; TWO PERCENT (2.00%) OF ANY AMOUNT PREPAID DURING THE SECOND LOAN YEAR; AND ONE PERCENT (1.00%) OF ANY AMOUNT PREPAID DURING THE THIRD LOAN YEAR. THEREAFTER, ANY AMOUNT OF PRINCIPAL MAY BE PREPAID UPON THIS OBLIGATION DURING THE FOURTH THROUGH SEVENTH 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, 2018;
- (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, 2025, 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 21, 2008 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, 2018.

MORTGAGOR:

This First Loan Extension Agreement is executed by the undersigned, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee, and is payable only out of the property specifically described in said Mortgage securing the payment hereof, by the enforcement of the provisions contained in said Mortgage. No personal liability shall be asserted or be enforceable against the undersigned or in the property or funds at any time subject to said trust agreement, because or in respect of the note or the making, issue or transfer thereof, all such liability, if any, being expressly waived by each taker and holder hereof, but nothing herein contained shall modify or discharge the personal liability expressly assumed by the guarantor, co-signer, surety or endorser hereof, if any, and each original and successive holder of the note accepts the same upon the express condition that no duty shall rest upon the undersigned to sequester the rents, issues and profits arising from the property described in

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said Mortgage, or the proceeds arising from the sale or other disposition thereof, but that in case of default in the payment of the note or of any installment thereof, the sole remedy of the holder thereof shall be by foreclosure of said Mortgage given to secure the indebtedness evidenced by the note, in accordance with the terms and provisions in said Mortgage set forth or by action to enforce the personal liability of the guarantor, co-signer, surety, or endorser, if any, of the payment thereof, or both.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Assistant Vice President, and its corporate seal to be hereunto affixed and attested by its NIA Secretary, this 28th day of APRIL, 20 18.



****CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL ASSOCIATION UNDER TRUST AGREEMENT DATED JANUARY 24, 1978, AND KNOWN AS TRUST NO. 53649****

Solely as Trustee as aforesaid and not personally

ATTEST: Attestation not required
Its Pursuant to corporate by-laws Secretary

By: Rachel Huitsing
Its Assistant Vice President

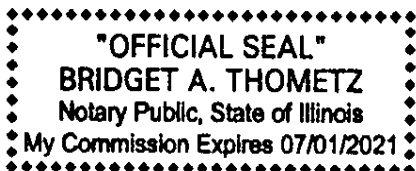
This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument.

STATE OF ILLINOIS }
COUNTY OF COOK } SS.

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

RACHEL HUI TSING ASSISTANT VICE PRESIDENT of the ****CHICAGO TITLE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE**** and _____ of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such ASSISTANT VICE PRESIDENT and _____, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said corporation, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Vice President then there acknowledged that she he, as custodian of the corporate seal of said corporation, did affix the corporate seal of said corporation to said instrument as her own free and voluntary act and as the free and voluntary act of said corporation, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 4th day of May, 20 18.



Bridget Thometz
Notary Public

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CONSENT TO FIRST LOAN EXTENSION

The undersigned Beneficiary/Guarantor agrees that this First Loan Extension Agreement extends the loan maturity date as set forth in the Agreement. The Beneficiary/Guarantor, by signature hereon, represents that the First Loan Extension Agreement represents good and valuable consideration for his consent thereto and further hereby agrees and ratifies that after the execution of the First Loan Extension Agreement he remains bound by the terms and conditions of his Guaranty Agreement.



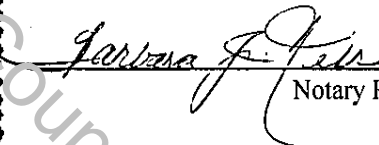
Cary G. Kalant

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**
*****CARY G. KALANT*****, 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 he signed and delivered said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 28th day of APRIL, 2018.

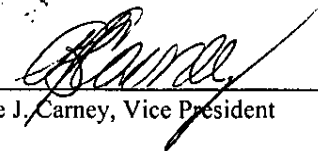




Notary Public

MORTGAGEE:

CENTRAL SAVINGS, F.S.B.

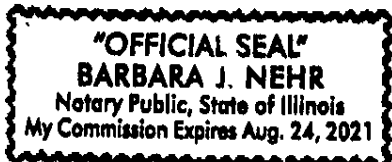
By: 

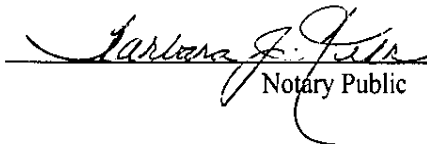
Bonnie J. Carney, Vice President

STATE OF ILLINOIS }
 } SS.
COUNTY OF COOK }

I, the undersigned, being duly sworn on oath, depose and state that BONNIE J. CARNEY is the Vice President of *****CENTRAL SAVINGS, F.S.B.***** 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, 2018.





Notary Public