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This instrument prepared by:
Richard A. Prisby
3501 W. Higgins Rd.
Chicago, IL 60631

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MORTGAGE AGREEMENT

THIS AGREEMENT, dated this 14th day of November, 1983,
by and between Allison Flavors, Inc., an Illinois corporation, Phillip A.
Allison, Keith R. Allison, Edwin P. Allison and Karen Allison

(hereinafter referred to as "BORROWER" whether singular or plural), and
Bank of First Bank/O'Hare, N.A., formerly known as O'Hare International
Bank, N.A. (hereinafter referred to as the "BANK"),

WITNESSETH:

WHEREAS, the BORROWER executed and delivered to the BANK a Principal
Note (hereinafter referred to as "NOTE") dated October 15, 1983 in the
amount of \$ 112,000.00, now reduced by payments to a current balance
of \$ 80,112.51, being originally payable in monthly installments of
\$ 1,600.19, commencing November 1, 1983,
with a final payment due November 1, 1988, when payment shall be
made of all principal then remaining unpaid with interest thereon. Said install-
ments include interest on the unpaid principal balance at the rate of
12.00 % per annum.

WHEREAS, ~~the BORROWER~~ executed and delivered to the BANK a Mortgage (hereinafter referred to as "MORTGAGE") dated October 15, 1983 securing the
NOTE and conveying and mortgaging real estate located in Cook ~~County~~,
State of Illinois, legally described as follows:

SEE ATTACHED EXHIBIT "A"

COOK COUNTY, ILLINOIS

1900 DEC 29 PM 8:55

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said MORTGAGE being recorded in the Recorder's/Registrar's Office of Cook
County, Illinois, on November 14, 1983, as Document Number 85283052;

WHEREAS, the BANK represents that it is the owner and holder of the NOTE.

WHEREAS, the MORTGAGE represents a first mortgage upon the real estate,

Allison Flavors, Inc.
WHEREAS, ~~the BORROWER~~ certifies that it is the owner of the said real estate
and that there are no liens or encumbrances (except for real estate taxes not
yet due) or mortgages on the real estate and improvements except in favor of
the BANK.

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REBURNING, THE CREDITOR IS AGREE WITH TO DECREASE THE RATE OF INTEREST, DECREASE THE MONTHLY PRINCIPAL AND INTEREST INSTALLMENTS AND EXTEND THE MATURITY DATE.

AS PROVIDED IN THE SAID NOTE, TO AFFIRM THAT THE NOTE AS SO AMENDED IS SECURED BY ALL LIEN OF THE SAID PROPERTY, AND TO STATE THAT ALL REFERENCES TO THE NOTE AND UNDERLYING INDEBTEDNESS IN THE SAID PROPERTY SHALL HENCEFORWARD BE MADE AS REFERENCE TO THE NOTE AND UNDERLYING INDEBTEDNESS AS HERETO AGREED.

HOWEVER, FOR VALUABLE CONSIDERATION OF THE MUTUAL BENEFITS OF THE PARTIES HERETO, THE RECEIPT OF WHICH IS HEREBY IRREVOCABLY ACKNOWLEDGED, THE PARTIES HERETO AGREE AS FOLLOWS:

1. THAT THE BANK HEREBY AGREES THAT WHATEVER THE INTEREST RATE OF "12.90%" APPEARS IN SAID NOTE THAT IS TO BE CHANGED TO READ "10%"; AND THAT THE MONTHLY INSTALLMENTS BE CHANGED FROM \$1,578.19 TO \$1,494.86; AND THE BORROWER AGREES THAT HE WILL PAY THE HOLDER OF THE NOTE ON OR BEFORE THE MATURED PRINCIPAL AMOUNT OF \$89,348.51 AND INCREASE ACCRUELY FROM AND AFTER NOVEMBER 1, 1988 ON THE BALANCE OF PRINCIPAL REMAINING FROM TIME TO TIME UNPAID AT THE RATE OF 10% 3 PER ANNUM IN INSTALLMENTS AS FOLLOWS:

\$1,494.86 ON THE FIRST DAY OF NOVEMBER, 1988, AND ON THE FIRST DAY OF EACH MONTH THEREAFTER UNTIL THE NOTE IS FULLY PAID, EXCEPT THAT THE FIRST PAYMENT OF PRINCIPAL AND INTEREST IF NOT SOONER PAID SHALL BE THE ONE PAYMENT THE FIRST DAY OF NOVEMBER, 1991. ALL SUCH PAYMENTS SHALL BE APPLIED FIRST TO INTEREST DUE AT THE RATE OF 10% 3 PER ANNUM ON THE WHOLE AMOUNT OF SAID EXCLUDED SUM REMAINING FROM TIME TO TIME UNPAID AND THEN ON AMOUNTS OF THE PRINCIPAL THEREOF.

INTEREST AFTER THE MATURITY DATE OF NOVEMBER 1, 1991, SHALL BE PAID AT THE RATE OF 12% 3 PER ANNUM ON THE WHOLE AMOUNT OF SAID PRINCIPAL AND REMAINING UNPAID.

IN THE EVENT ANY MONTHLY PAYMENT IS RECEIVED MORE THAN 15 DAYS PAST THE DUE DATE, INTEREST ON THE PRINCIPAL BALANCE WILL BE PAID AT A RATE OF

13% 3 RATHER THAN 10% 3 FOR THAT MONTHLY INSTALLMENT. THE INCREASE IN THE PAYMENT RESULTING FROM THIS RATE ADJUSTMENT SHALL NOT BE LESS THAN THE MINIMUM OF \$25.00.
2. THAT ADDITIONAL PAYMENTS ON PRINCIPAL, HEREINAFTER CALLED "PREPAYMENT" MAY BE MADE IN AMOUNTS NOT EXCEEDING \$29,782.84 IN ANY ONE YEAR. FURTHER PREPAYMENTS OF PRINCIPAL MAY BE MADE UPON PAYMENT OF A PREMIUM OF 3% OF ANY AMOUNT SO PAID BEFORE THREE YEARS FROM THE DATE HEREOF, THEREAFTER WITHOUT PREMIUM. ANY PREPAYMENTS SHALL BE MADE ONLY ON AN INSTALLMENT DUE DATE AND ON AN AMOUNT EQUAL TO THE PRINCIPAL TO BECOME DUE IN ONE OR MORE INSTALLMENTS NEXT SUCCEEDING THE DAY OF PAYMENT. NO PREPAYMENT SHALL AFFECT THE AMOUNT OR TIME FOR PAYMENT OF SUBSEQUENT REQUIRED INSTALLMENTS.

3. THAT THE BANK AGREES ON BEHALF OF ITSELF AND OF ANY SUBSEQUENT HOLDER TO MAKE THE NOTE GO TO TO RELOCATE THE TERMS OF THIS AGREEMENT BEFORE TRANSFERRING OR NEGOTIATING THE SAME.

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Allison Flavors, Inc.

3. That ~~XXXXXXXXXXXX~~ hereby agrees that the Lien of the said Mortgagor shall secure the NOTE as herein annexed to the same extent as if the NOTE as annexed were set forth and described in the MORTGAGE.

4. That both parties hereto further mutually agree that all of the provisions, stipulations, covenants, and covenants in the said NOTE and MORTGAGE shall remain and remain unchanged and in full force and effect and shall be binding upon them except as changed or modified in express terms by this Agreement.

5. That this Agreement shall extend to and be binding upon the parties hereto, their heirs, personal representatives, successors, and assigns.

IN WITNESS WHEREOF, the parties hereto have duly executed this Agreement as of the day and year first above written.

NORTHERN TRUST BANK/O'HARE, N.A.

Allison Flavors, Inc., An Illinois Corporation

By:

Diane Fordelick
By Diane Fordelick, Vice President

By:

Philip R. Allison
Philip R. Allison, President

Accounts:

John M. Carmody
John M. Carmody, Assistant Secretary

Karen Allison
Karen Allison, Assistant Secretary

Philip R. Allison
Philip R. Allison, personally *Edwin P. Allison*
Edwin P. Allison, personally

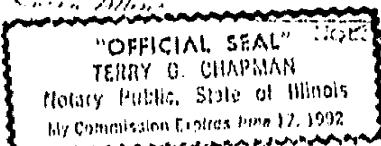
Keith B. Allison
Keith B. Allison, personally *Karen Allison*
Karen Allison, personally

STATE OF ILLINOIS
COUNTY OF COOK

I, Terry G. Chapman, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that *Diane Fordelick, John M. Carmody, Karen Allison, Philip R. Allison, Edwin P. Allison, Keith B. Allison*, his wife, personally known to me to be the same persons whose names are subscribed thereto, 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, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 14 day of *May*, 1988.

Terry G. Chapman, Notary Public
Afterwards, personally, saw Karen Allison
personally

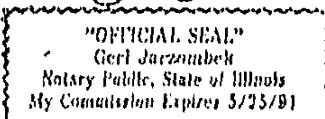


STATE OF ILLINOIS
COUNTY OF COOK

I, Geri Jarzembek, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that *B. Diane Fordelick, Joan M. Carmody*, personally known to me to be the Vice President of Northern Trust Bank/O'Hare, N.A., and *Joan M. Carmody*, personally known to me to be the Assistant Secretary of said corporation, whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument of writing as Vice President and Assistant Secretary of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 7th day of *December*, 1988.

Geri Jarzembek
Notary Public



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EXHIBIT "A"

Parcel 1:

That part of Lots 48, 49 and 50 lying West of the West line of North Western Avenue as widened in Block 1 in Davis' addition to Chicago, being the East 15/16 of the South 1/2 of the North 1/2 of the South East 1/4 of Section 12, Township 39 North, Range 13 East of the third Principal Meridian, in Cook County, Illinois.

Parcel 2:

Easement for the benefit of Parcel 1 as created by agreement from Kaplan Realty Company, a corporation of Illinois, to Oliver A. Johnson as Trustee under Trust Agreement dated October 25, 1946, and known as Trust Number 20 dated March 18, 1968, and recorded March 19, 1968 as Document 20434660 for encroachment of the footings, foundations and wall of the building on Parcel 1 onto the following described land:

That part of Lots 51 and 52 lying West of the West line of North Western Avenue as widened in Block 1 in Davis' addition to Chicago being the East 15/16ths of the South 1/2 of the North 1/2 of the South East 1/4 of Section 12, Township 39 North, Range 13 East of the Third Principal Meridian, in Cook County, Illinois, for repair of the footings, foundations and wall of any buildings on Parcel 1; and for lateral support of any building on Parcel 1.

PIN #16-12-414-073 and 16-12-414-087

Commonly known as 242 N. Western Ave., Chicago, IL 60612

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