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## SECOND MODIFICATION AGREEMENT

This Second Modification of Second Mortgage and Guaranty of Time or Demand Note (hereinafter referred to as the "Modification Agreement") made this 7th day of May, 1988, by Harry Decker and Linda Decker, his wife (hereinafter sometimes referred to as "Mortgagor"), NBD Woodfield Bank, f/k/a USAmeric Banc/Woodfield (hereinafter referred to as "Lender"), and Harry Decker personally, and Linda Decker, personally, (hereinafter sometimes referred to as "Guarantors").

### WITNESSETH:

Whereas, Mortgagor has executed and delivered to Lender a Second Mortgage dated April 13, 1987, to secure the Time or Demand Note of Good Earth, Inc. dated April 13, 1987, and all subsequent renewals thereof, in the amount of Twenty Thousand and 00/100 DOLLARS (\$20,000.00) which amount was increased to Twenty-Seven Thousand and 00/100 Dollars (\$27,000.00) by a renewal note dated October 10, 1987 ("Note"), which Second Mortgage ("Mortgage") was recorded on May 11, 1987, in the Recorder's Office of Cook County, Illinois, as Document Number 8725202, and re-recorded on June 4, 1987, as Document Number 87302687, relating to the premises therein described as follows, to wit:

Lot 15, Block 6, Poplar Hills Unit Two-B, being a Subdivision in the Northeast Quarter of Section 25, Township 42 North, Range 9, East of the Third Principal Meridian, according to the Plat thereof recorded in the Recorder's Office of Cook County, February 22, 1977, as Document Number 23828365. (Hereinafter referred to as the Premises) all in Cook County, Illinois.

Permanent Tax ID No. 1-25-201-019-0000

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Address: 3780 N. Adler Drive, Hoffman Estates, IL

Whereas, the above referenced Note has been guaranteed by Guarantors under written Guaranty dated April 13, 1987; and

Whereas, Mortgagor, Lender and Guarantors have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the actual covenants and conditions herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties hereto, Mortgagor, Lender, and Guarantors agree that the Mortgage shall be and is hereby modified as follows:

1. It is hereby acknowledged that as of the date hereof the present principal balance due under the Note heretofore referred to is Twenty-Seven Thousand and 00/100 DOLLARS (\$27,000.00).

2. The maturity date reflected in the Mortgage is hereby changed to December 3, 1988.

3. That commencing May 7, 1988, the annual interest rate to be charged shall be the announced prime rate of NBD Woodfield Bank from time to time in effect plus two percent (2%), changing as and when NBD Woodfield Bank's prime rate changes. Interest on the unpaid balance thereof shall be computed from the date hereof on a 360-day year basis, for the actual number of days elapsed. Interest shall accrue after maturity (whether by acceleration or otherwise) at THREE (3%) percent per annum above the indicated rate until the principal balance is fully paid. The use of the term prime rate herein is not intended nor does it imply that said rate of interest is a preferred rate of interest or one which is offered by NBD Woodfield Bank to its most creditworthy customers.

4. Any provisions of the Mortgage or this Modification Agreement which is unenforceable in the state in which the Mortgage and this Modification Agreement are recorded or registered or is invalid or contrary to the law of such state or the inclusion of which would affect the validity, legality or enforcement of the Mortgage and this Modification Agreement, shall be of no effect, and in such case all the remaining terms and provisions of the Mortgage and this Modification Agreement shall subsist and be fully effective according to the tenor of the Mortgage and this Modification Agreement, the same as though no such invalid portion had ever been included therein.

PREPARED BY AND MAIL TO:

Barry B. Christian  
NBD Woodfield Bank  
Higgins & Meachum Roads  
Schaumburg, IL 60196

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5. Except for the modifications stated herein, the Mortgage and Guaranty are not otherwise changed, modified or amended.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the day and year first above written.

Mortgagor:

Harry Decker
Harry Decker
Linda Decker

ATTEST:

NBD Woodfield Bank

By: Barry B. Christian
Its: Assistant Vice President

By: Sandra L. Ciotti
Its: Assistant Vice President

The foregoing Modification Agreement has been executed with the knowledge and consent of the undersigned guarantors who hereby consent to the same and agree that their obligations shall continue in force unchanged hereby.

13.00

88225678 - A - Rec 24136 GUARANTORS

Harry Decker
Harry Decker, personally
Linda Decker, personally

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STATE OF ILLINOIS, Cook County ss:

I, Anne E. Grove, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Barry B. Christian, personally known to me to be the Assistant Vice President of NBD Woodfield Bank, a Bank, and Sandra L. Ciotti, personally known to me to be the Assistant Vice President of said Bank, whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such Assistant Vice President and Assistant Vice President they signed and delivered the said instrument as Barry B. Christian and Sandra L. Ciotti of said Bank and caused the Corporate Seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors, of said Bank as their free and voluntary act and as the free and voluntary act and deed of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 7th day of May 19 88.

My Commission Expires: 10/1/90

Anne E. Grove, Notary Public



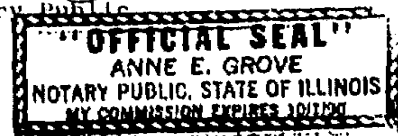
STATE OF ILLINOIS, Cook County ss:

I, Anne E. Grove, a Notary Public in and for said county and state, DO HEREBY CERTIFY that Harry Decker and Linda Decker, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 7th day of May 19 88.

My Commission Expires: 10/1/90

Anne E. Grove, Notary Public



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