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EQUITYMONEY LOAN AMENDMENT AND MODIFICATION AGREEMENT (EMI)

Albany Bank & Trust Co. N.A., as Trustee under Trust Agreement dated August 3, 1971 and known as
WHEREAS, Donna Liebman and Howard Liebman (~~Borrower~~) executed an Equity-Trust #
Money Loan Agreement with BANK OF RAVENSWOOD, an Illinois Banking Corporation ("Bank") and a Trust #
Promissory Note to the order of BANK OF RAVENSWOOD, both in the original amount of \$ 11-2665
100,000.00, dated August 14, 1986 (collectively, "Loan Documents" and not
personally.

WHEREAS, the interest rate charged on the loan evidenced thereby (the "Loan") was the Index Rate (as defined in the Loan Documents) plus 2%, and varied on a semi-annual basis; and

WHEREAS, the unpaid balance of advances made during each Semi-Annual Period (as defined in the Loan Documents), became the principal loan balance of a particular Amortization Period (as defined in the Loan Documents) and monthly payments were partially determined based upon that balance; and

WHEREAS, all Required Payments (as defined in the Loan Documents) were required to be made by an automatic debit from an account at Bank, designated for such debits by Borrower; and

WHEREAS, the Loan Documents further provided that failure to maintain the said account would constitute an event of default thereunder; and

WHEREAS, to secure said Note and Agreement a Trustee's Mortgage/Mortgage of even date therewith was executed to Bank, and was recorded as Document No. 86385167 with the Cook County Recorder's Office to encumber the property commonly known as 4130 Rutgers Northbrook, Illinois 60062

and legally described as follows:

See Legal Description Rider Attached Hereto

P.I.N. 04-07-109-016 vol. 131; and

WHEREAS, the EquityMoney Loan Agreement reserved the right of the Bank to amend the Agreement; and

WHEREAS, it is the mutual desire of the parties hereto to modify the Loan, the Loan Documents, and Trustee's Mortgage/Mortgage securing the Loan;

NOW THEREFORE, in consideration of the above promises and the mutual promises of the parties hereto, IT IS HEREBY AGREED, that effective on 4/1/89 ("Effective Date");

1. For advances made on, prior to or after the Effective Date, Section III of the Loan Agreement is cancelled, rescinded and held for naught, and the following Section III is hereby substituted therefor:

III. FINANCE CHARGE

A FINANCE CHARGE will be imposed on the daily balance of Borrower's outstanding advances hereunder, based on the amount outstanding under Borrower's line of credit as reflected in Bank's records, at an Annual Percentage Rate ("APR") equal to the Index Rate plus 1% for outstanding balances of \$24,999.99 or less, and at an APR equal to the Index Rate plus 0% for outstanding balances of \$25,000.00 or more. However, for the period through the termination of the Loan Agreement as defined in Section II and Section V (C) of the Agreement, the FINANCE CHARGE shall not exceed the Index Rate in effect as of the Effective Date of this Agreement, plus 3%; and further, for the period from the Effective Date of this Agreement through December 31, 1990, the FINANCE CHARGE shall not exceed 11% APR.

The Index Rate for each day shall be the "Prime Rate" as then-defined and published in the Wall Street Journal "Money Rates" column (or any column successor thereto) that day; on days on which the Wall Street Journal does not publish, the Index Rate shall be the "Prime Rate" as then-defined and published in the Wall Street Journal "Money Rates" column (or any column successor thereto) on the most recent date. If the Wall Street Journal publishes two "prime rates" on one day, then the Index Rate for that day shall be the average of the two rates. If the Wall Street Journal ceases publication, then the Chicago Tribune shall be used in its place, in a similar fashion. The daily balance of outstanding loans is determined by adding new advances on the date of posting to Borrower's account and deducting applicable payments and credits on the date of crediting to Borrower's account. Bank shall give Borrower notice of any change in the APR, pursuant to a change in the Index Rate as hereinabove set forth, in Borrower's monthly statement.

2. For advances made on, prior to or after the Effective Date, Sections V (A) and (B) of the Loan Agreement are hereby cancelled, rescinded and held for naught.

3. Section V (D) is hereby cancelled, rescinded and held for naught, and the following is hereby substituted therefor:

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Required Payments shown on the monthly statement may, at Borrower's written election, be made by an automatic debit, made by Bank on the date payments are due as specified in the monthly statement, from an account owned, maintained by and designated for such purpose by Borrower at Bank; except that the principal payment due pursuant to Section V (C) must be paid directly by Borrower and not by automatic debit from the transaction account described in this sentence.

If Bank does not receive any month's Required Payment, as described above, by the 20th day of that month, Bank will impose a one-time late charge of 5% of the unpaid amount of the past due payment, or \$10.00, whichever is more.

4. It shall not constitute an event of default if Borrower fails to maintain a depository account with Bank.

5. Section VI of the Loan Agreement is cancelled, rescinded and held for naught, and the following Section VI is hereby substituted therefor:

VI. APPLICATIONS OF PAYMENTS

Required payments received by Bank shall be applied in the following order: (a) tax and insurance escrow, if required; (b) late charges, if any; (c) FINANCE CHARGES in their earliest chronological order of accrual and, thence (d) to the principal amounts.

6. All terms not defined herein shall have the meanings assigned them in the Loan Documents.

7. All other terms of the Loan, Loan Documents and Trustee's Mortgage/Mortgage shall remain in full force and effect, including but not limited to the original Due Date thereunder. This Agreement secures (a) the repayment of the indebtedness evidenced by the Loan Documents and this document, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance with the Trustee's Mortgage/Mortgage to protect the security of said Mortgage and/or this document; and the performance of the covenants and agreements contained in the Loan Documents and/or the Trustee's Mortgage/Mortgage, and (b) the repayment of any future advances, with interest thereon, made pursuant to the Trustee's Mortgage/Mortgage.

This Agreement is made this 24th day of Feb. 1989.

BANK OF RAVENSWOOD

By: Margaret Peterson

BORROWERS

Donna Lieberman
Howard P. Lieberman

Albany Bank and Trust Company N.A.
as Trustee under Trust
No. 11-2665 and not
Personally.
See Exhibit "A"

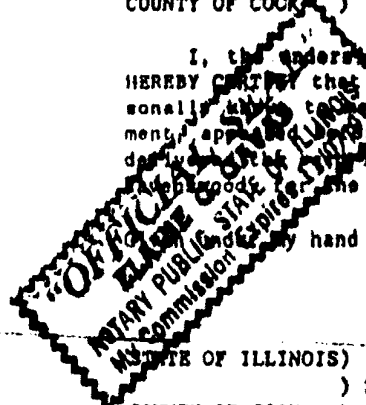
STATE OF ILLINOIS)

) SS.

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Margaret Peterson, an officer of the Bank of Ravenswood, personally appeared to me this day in person, and acknowledged that he/she signed, sealed and delivered the foregoing instrument as his/her free and voluntary act as such officer of the Bank of Ravenswood, for the uses and purposes therein set forth.

Given under my hand and official seal, this 14th day of April, 1989.



Oliver J. Davis
Notary Public

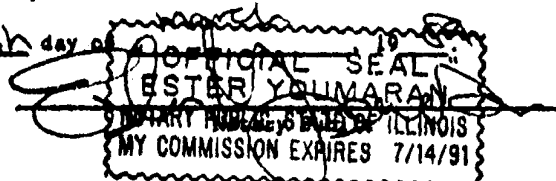
STATE OF ILLINOIS)

) SS.

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Donna Lieberman / Howard Lieberman 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, sealed 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 24th day of Feb. 1989.



THIS DOCUMENT PREPARED BY
AND MAIL TO:

Bank of Ravenswood E. Gavass Box 55

U.S. 16168

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Property of Cook County Clerk's Office

LOT 208 IN LAKESHIRE UNIT NUMBER 2, BEING A SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF, RECORDED AUGUST 16, 1977 AS DOCUMENT NUMBER 24059922, IN COOK COUNTY, ILLINOIS.

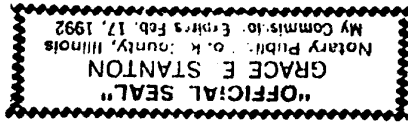
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1/1/89



NOTARY PUBLIC

Grace E. Stanton

1989

GIVEN under my hand and Notarial Seal, this 17th day of April

I, THE UNDERSIGNED, a Notary Public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY, THAT the above Officers of ALBANY BANK & TRUST COMPANY N.A., who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Land Trust Officer and Assistant Vice-President, 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 association, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Vice-President then and there acknowledged that he, as custodian of the Corporate Seal of said association, did affix said seal to said instrument as his own free and voluntary act and as the free and voluntary act of said association, as Trustee as aforesaid, for the uses and purposes therein set forth.

STATE OF ILLINOIS)
COUNTY OF COOK)

Grace E. Stanton
Assistant Vice-President

ATTEST:

Land Trust Officer

BY:

ALBANY BANK & TRUST CO. N.A.,
not personally, but solely as
Trustee as aforesaid, pursuant
to the terms of that certain
TRUST AGREEMENT dated
August 3rd, 1971
and bearing TRUST NUMBER 11-2665.

89191570

this 17th day of April, 1989

IN WITNESS WHEREOF, ALBANY BANK & TRUST CO. N.A., not personally, but as Trustee as

anything herein contained to the contrary notwithstanding, it is understood and agreed that ALBANY BANK & TRUST CO. N.A., individually, shall have no obligation to see to the performance or non-performance or any of the covenants herein contained and shall not be personally liable for any action or non-action taken in violation of any of the covenants herein contained, it being understood that the payment of the money secured hereby and the performance of the covenants herein contained shall be enforced only out of the property hereby mortgaged and the rents, issues and profits thereof.

claiming any right or security hereunder.
holders, owner or owners of such principal notes, and by every person now or hereafter persons claiming by or through or under said party or the second part or the holder or second part or holder or holders of said principal or interest notes hereof, and by all such personal liability, it any, being expressly waived and released by the party of the or agreement herein or in said principal note contained, either expressed or implied, all its agents, or employees, on account hereof, or an account of any covenant, undertaking at any time be asserted or enforced against ALBANY BANK & TRUST CO., N.A. as Trustee, such Trustee and no personal liability or personal responsibility is assumed by, nor shall TRUST CO. N.A., as Trustee solely in the exercise of the powers conferred upon it as undertaking it personally, but this instrument is executed and delivered by ALBANY BANK & undertakings and agreements herein made and intended not as personal covenants, anything therein to the contrary notwithstanding, that each and all of the covenants, Trustee as aforesaid, and it is expressly understood and agreed by the parties hereto, this Money Loan Amendment and Modification Agreement is executed by the undersigned Trustee, not personally, but as

Exhibit "A"

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COOK COUNTY RECORDER

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