

THIS AGREEMENT made this 6th day of July,  
1990 by and between Lionel Marc Cartright married to  
Guerda Cartright  
herein referred to as Mortgagors and Republic Bank  
of Chicago owner and holder of the note secured  
by the following described Real Estate.

WITNESSETH:

THAT WHEREAS Mortgagor heretofore executed a certain  
Trust Deed dated the 6th day of July,  
1989, and Recorded in the office of the Recorder  
of Deeds, of Cook County, Illinois, on July  
27, 1989, as Document Number 89344024,  
conveying the following described premises to Republic  
Bank of Chicago, an Illinois Corporation, to se-  
cure payment of a certain Principal Promissory Note executed  
by said mortgagors dated July 6, 1989, payable  
in the sum of \$ 50,000.00 as therein provided:

(Legal Description)

DEPT-01 RECORDING \$15.00  
TR0888 TRAM 9515 09/13/90 10:13:00  
NR055 # H \* -90-446912  
COOK COUNTY RECORDER

SEE EXHIBIT "A" ATTACHED HERETO AND FORMING A PART HEREOF.

A/K/A: 400 East Randolph, Apartment 2427, Chicago, Illinois

P/I/N: 17-10-400-012 - 1823  
17-10-400-011

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15.00 E

AND WHEREAS SAID Trust Deed securing said Principal  
Promissory Note is a valid and subsisting lien on the premises  
described therein.

AND WHEREAS the parties hereto have agreed upon certain  
modifications of the terms of said Note and Trust Deed,  
and to an extension of the time of payment of said Note.

NOW, THEREFORE, in consideration of the premises, and the  
mutual promises and agreements hereinafter made by and between  
the parties hereto, the said parties do hereby mutually agree  
as follows: That said Trust Deed be and the same as hereby  
modified to show the Monthly payment due on the first  
of August 1990 with the final payment, if not sooner  
paid, due on the sixth day of July, 1985, with monthly  
payments of \$834.00 ~~including principal and interest~~ at the  
rate of Prime + 1 1/2 percent per annum. plus

"Prime Rate" means the rate of interest announced or established from time to time by the Bank as its prime rate which is not necessarily the lowest interest rate offered from time to time by the Bank to any of its customers. The Prime Rate will fluctuate hereunder from time to time and the effective date of any change in the Prime Rate shall be the day of such change as announced or established by the Bank with or without notice to anyone. Interest on this Note shall be computed based upon a 360-day year for the actual number of days elapsed. Interest shall continue to accrue when payments received are not collected funds and until such funds are collected. If payment becomes due and payable on a Saturday, Sunday or legal holiday under the laws of the State of Illinois, the due date shall be extended to the next business day.

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IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF said Note and Trust Deed shall remain unchanged and in full force and effect for and during said extended period except only as herein specifically modified, and further that in the event of default in the payment of principal or interest due under said Note as herein modified, or in the event of failure to perform any and all of the agreements contained in said Trust Deed as herein modified, the entire amount of unpaid principal and interest shall at the option of the holder thereof become immediately due and payable without notice or demand; that all the rights and obligations under said Trust Deed as modified shall extend to and be binding on the successors and assigns of the parties hereto.

WITNESS the hands and seals of mortgagors, this day and year above written.

*[Signature]*  
Llona, Noto, Caralight  
*[Signature]*  
Guada Caralight

STATE OF ILLINOIS)  
COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, an Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that \_\_\_\_\_ who personally known to me to be the same person whose name \_\_\_\_\_ subscribe to the foregoing instrument, appeared before me this day in person and acknowledged that \_\_\_\_\_ sealed and delivered the said instrument as \_\_\_\_\_ free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial seal this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

ATTEST:

BY: *[Signature]*  
Jean Eggert, Secretary

REPUBLIC BANK OF CHICAGO

BY: *[Signature]*  
Carlos X. Montoya, Sr. Vice Pres.

STATE OF ILLINOIS)  
COUNTY OF Cook

I, Adeline Pavlik, a Notary Public, in and for said County, in the State aforesaid, HEREBY CERTIFY, that Carlos X. Montoya, Senior Vice President of Republic Bank of Chicago and Jean Eggert, Assistant Secretary of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Sr. Vice President, and Assistant Secretary, 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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument, and his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal, this 6th day of July, 1990.

OFFICIAL SEAL  
ADELINE PAVLIK  
NOTARY PUBLIC STATE OF ILLINOIS  
MY COMMISSION EXP. JUNE 16, 1992

*[Signature]*  
NOTARY PUBLIC

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EXHIBIT "A"  
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LEGAL DESCRIPTION

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**PARCEL I:**

FOLLOWS:

UNIT NO. 3427 AS DELINEATED ON SURVEY OF CERTAIN LOTS IN THE PLAT OF LAKE FRONT PLAZA, A SUBDIVISION OF A PARCEL OF LAND LYING IN ACCRETIONS TO FRACTIONAL SECTION 10, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 30, 1962 AS DOCUMENT NO. 18,461,961, CONVEYED BY DEED FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 17460, RECORDED MAY 7, 1962, AS DOCUMENT NO. 18,467,558, AND ALSO SUPPLEMENTAL DEED THERETO RECORDED DECEMBER 23, 1964, AS DOCUMENT NO. 19,341,545, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO DECLARATION OF CONDOMINIUM MADE BY AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 17460, RECORDED AS DOCUMENT NO. 22,453,315, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST APPURTENANT TO SAID UNIT IN THE PROPERTY DESCRIBED IN SAID DECLARATION OF CONDOMINIUM (EXCEPTING THE UNITS AS DEFINED AND SET FORTH IN THE DECLARATION OF CONDOMINIUM AND SURVEY).

ALSO

**PARCEL II:**

EASEMENTS FOR THE BENEFIT OF PARCEL I, AFORESAID, AS CREATED BY GRANT FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 17460, DATED MAY 1, 1962 AND RECORDED MAY 7, 1962 AS DOCUMENT 18,467,559 AND BY GRANT RECORDED DECEMBER 23, 1964 AS DOCUMENT 19,341,547 MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A. A PERPETUAL EASEMENT FOR ACCESS ROADWAY ON AND ACROSS A STRIP OF LAND, BEING A PART OF PARCELS "C" AND "C-1" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

B. A PERPETUAL EASEMENT FOR SANITARY AND STORM SEWERS, WATER MAINS, ELECTRIC POWER LINES AND TELEPHONE LINES ON AND ACROSS THE PREMISES DESCRIBED AS FOLLOWS:

(1) A TRACT OF LAND, BEING A PART OF PARCELS "C" AND "D" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

(2) A TRACT OF LAND OF VARYING WIDTHS, BEING A PART OF PARCELS "A" AND "E" AS SHOWN ON AND DESCRIBED IN PLAT OF "LAKE FRONT PLAZA", AFORESAID.

(3) A STRIP OF LAND, BEING A PART OF PARCELS "C" AND "C-1", AS SHOWN ON AND DESCRIBED IN THE PLAT OF "LAKE FRONT PLAZA", AFORESAID, 4 FEET OF EVEN WIDTH, BEING 2 FEET ON EACH SIDE OF A CENTER LINE DESCRIBED THEREIN.

ALSO

**PARCEL III:**

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PARCEL II

UNIT NO. 107 AS DELINEATED ON SURVEY OF CERTAIN LOTS IN THE PLAT OF LAKE FRONT PLAZA, A SUBDIVISION OF LAND LYING IN ACCORDANCE TO RESOLUTIONS...

PARCEL III

EASEMENTS FOR THE BENEFIT OF PARCEL I, FORESAID, AS CREATED BY GREAT PAINS ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY...

A. A PERPETUAL EASEMENT FOR ACCESS HIGHWAY ON AND ACROSS A STRIP OF LAND, BEING PART OF PARCELS 107 AND 108 AS SHOWN ON AND DESCRIBED IN PLAT OF LAKE FRONT PLAZA, FORESAID.

B. A PERPETUAL EASEMENT FOR SAULTY AND STORM SEWERS, WATER MAINS, ELECTRIC POWER LINES AND TELEPHONE LINES ON AND ACROSS THE PREMISES DESCRIBED AS FOLLOWING:

- (1) A TRACT OF LAND, BEING A PART OF PARCELS 107 AND 108 AS SHOWN ON AND DESCRIBED IN PLAT OF LAKE FRONT PLAZA, FORESAID.
(2) A TRACT OF LAND OF VARYING WIDTH, BEING A PART OF PARCELS 107 AND 108 AS SHOWN ON AND DESCRIBED IN PLAT OF LAKE FRONT PLAZA, FORESAID.
(3) A STRIP OF LAND, BEING A PART OF PARCELS 107 AND 108 AS SHOWN ON AND DESCRIBED IN THE PLAT OF LAKE FRONT PLAZA, FORESAID, A STRIP OF EASE BEING 5 FEET ON EACH SIDE OF A CENTER LINE DESCRIBED THEREIN.

PARCEL IIII

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EASEMENTS FOR THE BENEFIT OF PARCEL I, AFORESAID, CREATED BY ARTICLE III, SECTION 3.1 OF THE SUPPLEMENTAL DEED FROM ILLINOIS CENTRAL RAILROAD COMPANY TO AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEE UNDER TRUST NO. 17460, DATED DECEMBER 15, 1964 AND RECORDED DECEMBER 23, 1964 AS DOCUMENT 19,341,545, AS FOLLOWS:

(1) A PERPETUAL RIGHT IN, OVER AND UPON THE EXCEPTED AND RESERVED PROPERTY AND THE EASEMENT PROPERTY, AND THE PROPERTY ADJACENT THERETO, FOR REASONABLE ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF THE SUPPORTS OF THE IMPROVEMENT, AND OF THE UTILITY SYSTEMS, CONNECTIONS WITH VIADUCTS, GROUND LEVEL ACCESS ROAD OR OTHER FACILITIES, TOGETHER WITH A PERPETUAL RIGHT OF UNDERLYING AND LATERAL SUPPORT, EITHER NATURAL OR STRUCTURAL, FOR THE SUPPORTS OF THE IMPROVEMENT TO THE EXTENT REQUIRED FOR THE STRUCTURAL SAFETY THEREOF.

(2) PERPETUAL EASEMENTS TO INSTALL, AND TO MAINTAIN SO FAR AS REQUIRED, THE NECESSARY FACILITIES TO PROVIDE SURFACE DRAINAGE FROM THE IMPROVEMENT TO STORM SEWERS.

(3) PERPETUAL EASEMENT TO USE SUCH PARTS OF THE EXCEPTED AND RESERVED PROPERTY, THE EASEMENT PROPERTY AND OTHER PROPERTY OF THE GRANTOR, IN WHICH SUPPORTS FOR THE PURPOSE OF SUPPORT OF THE BUILDING ARE LOCATED. THE LOCATION OF SUCH SUPPORTS IS DESCRIBED IN LOTS 1 THROUGH 133 OF THE PLAT OF SURVEY AND THE FACE OF THE PLAT OF SURVEY, WHICH PLAT OF SURVEY WAS RECORDED DECEMBER 10, 1964 AS DOCUMENT 19,330,409.

ALSO:

PARCEL IV:

EASEMENT FOR THE BENEFIT OF PARCEL I, AFORESAID, CREATED BY GRANTS FROM ILLINOIS CENTRAL RAILROAD COMPANY DATED MAY 1, 1962 AND RECORDED MAY 7, 1962 AS DOCUMENT 18,467,559 AND DATED DECEMBER 17, 1964 AND RECORDED DECEMBER 23, 1964 AS DOCUMENT 19,341,547 FOR REASONABLE ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF SUPPORTS OF THE VIADUCTS AS DESCRIBED IN SAID INSTRUMENT, IN, OVER AND UPON THE EXCEPTED AND RESERVED PROPERTY AND THE PROPERTY ADJACENT THERETO.

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EASEMENTS FOR THE BENEFIT OF THE PROPERTY OF THE COUNTY OF COOK, ILLINOIS, AND THE PROPERTY OF THE NATIONAL BANK AND TRUST COMPANY OF CHICAGO, AS TRUSTEES UNDER THE WILL OF THE DECEASED OF THE DECEASED, DATED DECEMBER 12, 1904 AND RECORDED DECEMBER 23, 1904 AS DOCUMENT 19,330,400, AS FOLLOWS:

(1) A PERPETUAL RIGHT IN, OVER AND UPON THE EXCEPTED AND RESERVED PROPERTY AND THE EASEMENT PROPERTY, AND THE PROPERTY ADJACENT THEREOF, FOR EASEMENTS, ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF THE SUPPORTS OF THE IMPROVEMENT, AND OF THE UTILITY SYSTEM, CONNECTIONS WITH TRENCHES AND FOR LATERAL SUPPORT, EITHER HORIZONTAL OR STRUCTURAL, FOR THE SUPPORTS OF THE IMPROVEMENT TO THE EXTENT REQUIRED FOR THE STRUCTURAL SAFETY THEREOF.

(2) PERPETUAL EASEMENTS TO INSTALL, AND TO MAINTAIN SO FAR AS NECESSARY, NECESSARY FACILITIES TO PROVIDE SUFFICIENT CLEARANCE FROM THE IMPROVEMENTS, AND SEWERS.

(3) PERPETUAL EASEMENT TO USE SUCH PARTS OF THE EXCEPTED AND RESERVED PROPERTY, THE EASEMENT PROPERTY AND THE PROPERTY ADJACENT THEREOF, AS MAY BE REQUIRED FOR THE PURPOSE OF SUPPORT OF THE BUILDING AND STRUCTURES, THE EXCEPTED AND RESERVED PROPERTY IS DESCRIBED IN LOT 1 THROUGH 10 OF THE PLAT OF SURVEY, PART OF THE PLAT OF SURVEY, WHICH PART OF SURVEY IS DESCRIBED AS DOCUMENT 19,330,400.

ALSO  
PARCEL 174

EASEMENT FOR THE BENEFIT OF PARCEL 1, HEREINAFTER, CREATED BY DEED FROM THE CENTRAL RAILROAD COMPANY DATED MAY 1, 1904 AND RECORDED MAY 11, 1904 AS DOCUMENT 18,457,599 AND DATED DECEMBER 12, 1904 AND RECORDED DECEMBER 23, 1904 AS DOCUMENT 19,330,400 FOR REASONABLE ACCESS FOR THE CONSTRUCTION, MAINTENANCE, ETC., OF THE SUPPORTS OF THE IMPROVEMENTS SAID EASEMENT, AND THE PROPERTY ADJACENT THEREOF, EXCEPTED AND RESERVED PROPERTY AND THE PROPERTY ADJACENT THEREOF.

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