

This Agreement made this 1st day of April, 1990 by and between
Richard J. Steininger and Karen F. Steininger

_____ ("Mortgagor")
NBD Skokie Bank N.A. (f/k/a First National Bank of Skokie) _____ ("Mortgagee")

WITNESSETH:

WHEREAS, Mortgagor has heretofore made, executed and delivered the following:

- A. Mortgage Note dated March 15, 19 85 in the original principal sum of One Hundred Seventy Five Thousand and NO/100 Dollars (\$175,000.00) made by Mortgagor to Mortgagee ("Mortgage Note");
- B. Mortgage or Trust Deed (hereinafter referred to as "Mortgage") of even date with and securing the Mortgage Note executed, acknowledged and delivered by Mortgagor to Mortgagee and recorded in the office of The Recorder of Deeds, Cook County, Illinois on March 25, 1985 as Document Number 27 486 154 ("Mortgage");
This Trust Deed was originally in the name of Sko Die, Inc. dated March 15, 1985 and later assumed by Agreement dated November 20 19 85, by Richard J. Steininger and Karen F. Steininger. This Agreement was recorded as Document Number 86 604 211 on December 17, 1986.
- C. Assignment of Rents dated February 25, 1976 and recorded on March 23, 1976 as Document Number 23 425 936.

SEE RIDER ATTACHED FOR LEGAL DESCRIPTION OF PROPERTY.

Property Address: 6038 W. Oakton
Morton Grove, Illinois 60053

Permanent Index Number: 10-20-302-026-0000

WHEREAS, on the date Mortgagee executes this Agreement, Mortgagee is the Owner and holder of record of Mortgage Note and Mortgage; and

WHEREAS, on the date Mortgagor executes this Agreement, Mortgagor continues to be the Owner of the premises described above and acknowledges that said Mortgage is a valid and subsisting first lien securing an indebtedness in the principal sum of One Hundred Seventy Five Thousand and NO/100 Dollars (\$175,000.00) with interest thereon as set forth in Mortgage Note, all in accordance with the terms, covenants, conditions and warranties of said Mortgage, and that there are no defenses or offsets to said Mortgage or to the Mortgage Note and that all of the other provisions thereof are in full force and effect; and

WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is One Hundred Fifty Thousand Six Hundred Eighty Five and 63/100 Dollars (\$150,685.63),

all of which the undersigned promises to pay with interest at 10.75%, fixed, becoming effective on July 1, 1990

per annum until paid, and that the same shall be payable

Monthly on the 10th of each month

beginning on the 10th day of July, 19 90, to be applied first to interest, and balance to principal, plus Mortgagee may require Mortgagor to monthly deposits with Mortgagor a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary) and that in all other respects said Mortgage contract shall remain in full force and effect.

LEGAL DESCRIPTION

Parcel 1: A tract of land described as follows: The West 1.5 acres of the East 5.5 acres (except the North 310.0 feet and except the South 50 feet) of that part of the South 1/2 of the South 1/2 of the South West 1/4 of Section 20, Township 41 North, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel 2: That part of the South 110.0 feet of the North 384.94 feet of the East 4 acres of the South 1/2 of the South 1/2 of the South West 1/4 of Section 20, Township 41 North, Range 13 East of the Third Principal Meridian, described as follows: From the South West corner of the South 110.0 feet of the North 384.96 feet of the East 4 acres of the South 1/2 of the South West 1/4 of Section 20, Township 41 North, Range 13 East of the Third Principal Meridian in Cook County, Illinois the point beginning thence proceeding Easterly along the South line of aforesaid North 110.0 feet of the North 384.94 feet 4.50 feet to a point; thence proceeding Northerly 90 degrees 00 minutes clockwise from the South West corner aforesaid 74.82 feet to a point; thence proceeding Westerly 90 degrees 57 minutes clockwise from previous line, 3.35 feet to a point; thence proceeding Southerly 90 degrees 57 minutes from the previous line 74.82 feet to the point of beginning in Cook County, Illinois.

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Except as herein expressly modified, all of the terms, covenants, conditions and warranties of the Mortgage Note and Mortgage shall continue to remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Loan Modification Agreement on the date first above written.

MORTGAGOR

Richard J. Steininger
Richard J. Steininger

Karen F. Steininger
Karen F. Steininger

(SEAL)

MORTGAGEE

NBD SKOKIE BANK, N.A.

BY: Frederick E. Thompson

Frederick E. Thompson
Sr. Vice President

ATTEST

BY: Richard J. Steininger

Title

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

I, Patricia M. Palmatone, a Notary Public in and for the County and State aforesaid, do hereby certify that on the 12 day of December, 19 92, Richard J. Steininger, personally known to me to be the individual described in the above instrument, appeared before me in person and acknowledged that she/he executed the above document as her/his free and voluntary will.

Patricia M. Palmatone
Notary Public

"OFFICIAL SEAL"
Patricia M. Palmatone
Notary Public, State of Illinois
My Commission Expires 12/12/93

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that Richard J. Steininger and Karen F. Steininger, personally known to me to be the same persons and each of whom are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said document in their respective capacities as husband and wife and as their free and voluntary act and deed of said document, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 12 day of December, 19 92.

My commission expires: 12/12/93

Patricia M. Palmatone
Notary Public

"OFFICIAL SEAL"
Patricia M. Palmatone
Notary Public, State of Illinois
My Commission Expires 12/12/93

This document prepared by: Richard J. Steininger

Address 1111 N. Lincoln Ave.



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