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This Indenture, made this 30th day of December, 19 89, by and between HARRIS BANK WILMETTE N.A.

the owner of the mortgage or trust deed hereinafter described, and Mary McAndrew, Divorced and Not Since Remarried

representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),
WITNESSETH:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of Mary McAndrew

90015665

Above Space For Recorder's Use Only

dated June 29, 19 89, secured by a mortgage or trust deed in the nature of a mortgage ~~not~~/recorded July 10, 19 89, in the office of the ~~Register~~/Recorder of Cook County, Illinois, in ~~of~~ at page ~~XXXXXXX~~ as document No. 89310589 conveying to HARRIS BANK WILMETTE N.A., 1701 Sheridan Road, Wilmette, IL 60091 certain real estate in Cook County, Illinois described as follows:

SEE ATTACHED SCHEDULE A

90015665

Permanent Real Estate Index Number(s): 05-34-104-016, 05-34-104-029, 05-34-104-030

Address(es) of real estate: 724 12th Street, Unit #106, Wilmette, IL 60091

- 2. The amount remaining unpaid on the indebtedness is \$117,000.00
- 3. Said remaining indebtedness of \$ 115,000.00 shall be paid on or before March 30, 1990

and the Owner in consideration of such extension promises and agrees to pay the principal sum secured by said mortgage or trust deed as and when therein provided, as hereby extended, and to pay interest thereon until March 30, 19 90, at the rate of P+1* per cent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of P+1* per cent per annum, and interest after maturity at the rate of P+2* per cent per annum, and to pay both principal and interest in the coin or currency provided for in the mortgage or trust deed hereinabove described, but if that cannot be done legally then in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in value of such legal tender in other United States currency. If such banking house or trust company in the City of Chicago as the holder or holders of the said principal note or notes may from time to time in writing appoint, and in default of such appointment then at HARRIS BANK WILMETTE N.A., 1701 Sheridan Road, Wilmette, Illinois 60091

4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default in the performance of any other covenant of the Owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage or trust deed, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become and be due and payable, in the same manner as if said extension had not been granted.

5. This agreement is supplementary to said mortgage or trust deed. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or trust deed or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several. *Lender's Prime Rate of Interest as set from time to

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

x Mary McAndrew (SEAL)
Mary McAndrew

HARRIS BANK WILMETTE N.A.

By: Lori K. Case
Lori K. Case, Assistant Vice Pres

By: James F. Swenson (SEAL)
James F. Swenson, Loan Officer

This instrument was prepared by Anne M. Anton, 1701 Sheridan Rd., Wilmette, Illinois 60091

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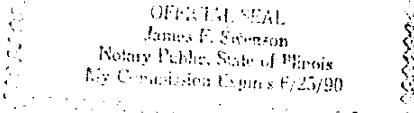
STATE OF Illinois

ss.

COUNTY OF Cook

I, the undersigned
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that
Mary McAndrew, Divorced and Not Since Remarried
personally known to me to be the same person whose name subscribed to the foregoing instrument,
appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as
her free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.
GIVEN under my hand and official seal this 30th day of December 1989

[Signature]
Notary Public



STATE OF _____

ss.

COUNTY OF _____

I, _____
a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that
personally known to me to be the same person whose name subscribed to the foregoing instrument,
appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as
free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of right of
homestead.
GIVEN under my hand and official seal this _____ day of _____ 19____

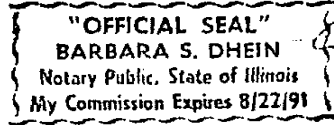
Notary Public
My Commission Expires _____
COOK COUNTY RECORDER

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
Lori K. Case, Assistant Vice, President of Harris Bank Wilmette
and James F. Swenson, Loan Officer, Secretary of said Corporation, who are personally known
to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst. Vice and
Loan Officer, 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 Corporation, for
the uses and purposes therein set forth; and the said Loan Officer Secretary thereof and there acknowledged that, as
custodian of the corporate seal of said Corporation, he did affix said corporate seal to said instrument as his own free and
voluntary act and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.
GIVEN under my hand and official seal this 30th day of December 1989



[Signature]
Notary Public

Box _____
90015665
EXTENSION AGREEMENT

WITH

15.00

90015665

MAIL TO:

GEORGE E. COLE
LEGAL FORMS

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Unit No. 106 and Unit No. L-21 in Village Centre Condominium as delineated on a survey of the following described real estate:

Lots 22, 23 and 24 in Dingee's Resubdivision of Block 26 in the Village of Wilmette, in Section 34, Township 42 North, Range 13 East of the Third Principal Meridian, which survey is attached as Exhibit 'D' to the Declaration of Condominium recorded as Document #89259074 together with its undivided percentage interest in the common elements.

Mortgagor also hereby grants to the Mortgagee Its Successors and Assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the Declaration of Condominium aforesaid.

This mortgage is subject to all rights, easements, covenants, conditions, restrictions and reservations contained in said Declaration the same as though the provisions of said Declaration were recited and stipulated at length herein

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Property of Cook County Clerk's Office

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 30th day of December, 19 89, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Harris Bank Wilmette N.A. (the "Lender")
of the same date and covering the Property described in the Security Instrument and located at:

724 12th Street, Unit #106, Wilmette, IL 60091
(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Village Centre Condominium
(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

x Mary McAndrew (Seal)
Mary McAndrew Borrower

90015665

(Seal)
Borrower

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