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MORTGAGE MODIFICATION AND EXTENSION AGREEMENT

This Indenture, made this 31st day of March, 1990, by and between Cole Taylor Bank/Yorktown, the owner of the mortgage or trust deed hereinafter described, and James W. Carey and Roberta B. Carey, his wife, 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 Whiz Kids, Inc. dated March 31, 1990, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded October 19, 1989, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as document No. 89495484 conveying to Cole Taylor Bank/Yorktown certain real estate in Cook County, Illinois described as follows:

Lot 6 in Block 102 in White Plains Unit 1, being a subdivision in Section 8, Township 42 North, Range 12 East of the Third Principal Meridian, in Cook County, Illinois, P.I.N. 04-08-411-006

2. The amount remaining unpaid on the indebtedness is \$20,491.20.

3. Said remaining indebtedness of \$20,491.20 shall be paid on or before September 30, 1990 and the Owner in consideration of such extensions 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 monthly until September 30, 1990, at the rate of Prime* + 1 per cent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of Prime* + 1 per cent per annum, and interest after maturity at the rate of 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, at such banking house or trust company in the Village of Lombard 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 Cole Taylor Bank/Yorktown.

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

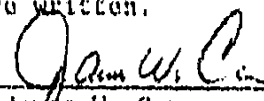
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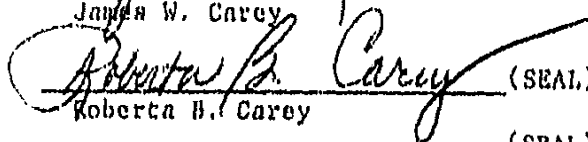
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covenants of the grantor or grantors in said mortgage or trust deed. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and 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.

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



James W. Carey (SEAL)



Roberta H. Carey (SEAL)

"Prime" as used herein shall stand for the prime rate of interest from time to time in effect at Cole Taylor Bank/Yorktown. The Bank's "prime rate" as used herein shall mean at any time the rate per annum then established by the Bank as being its prime rate and used by it in computing interest on those loans on which interest is established with relationship to the Bank's prime rate, all as shown on the books and records of the Bank. The rate at which interest accrued on said Note shall change from time to time concurrently with each change in said prime rate.

This instrument prepared by Cole Taylor Bank/Yorktown, One Yorktown Center, Lombard, Illinois 60148.

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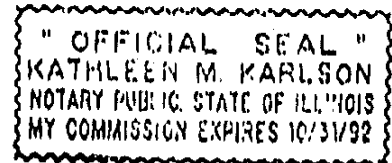
STATE OF ILLINOIS)
COUNTY OF Cook) SS.

DEPT-01 RECORDING 318.00
TR5555 TRIN 2581 04/24/90 15.19.00
#4572 #E *-90-186270

I, Kathleen M. Karlson, a Notary Public in and for said County in the State aforesaid, do hereby certify that James W. Carey, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his 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 notarial seal this 19th day of April, 1990.

My commission expires Kathleen M. Karlson
Notary Public

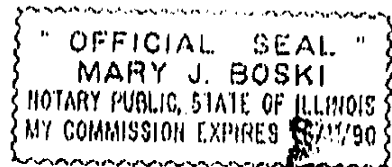


STATE OF ILLINOIS)
COUNTY OF DUPAGE) SS.

I, Mary J. Boski, 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 notarial seal this 18th day of April, 1990.

My commission expires June 11, 1990 Mary J. Boski
Notary Public



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