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COOK COUNTY, ILLINOIS
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MORTGAGE MODIFICATION AND EXTENSION AGREEMENT

This Indenture, made this 15th day of March, 1990, by and between Cole Taylor Bank successor-by-merger to Cole Taylor Bank/Ford City f/k/a Ford City Bank & Trust Co. the owner of the mortgage or trust deed hereinafter described, and Cole Taylor Bank A/T/U Trust #632

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 Cole Taylor Bank A/T/U Trust #632 dated March 10, 1989, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded March 21, 1989, in the office of the Register of Deeds Recorder of Cook County, Illinois, in of at page as document No. 8912404 conveying to Cole Taylor Bank certain real estate in Cook County, Illinois described as follows:

See Exhibit "A"

Exoneration provision restricting any liability of Cole Taylor Bank stamped on the reverse side hereof or attached hereto is hereby expressly made a part hereof.

\$18.00

2. The amount remaining unpaid on the indebtedness is \$ 70,000.00

3. Said remaining indebtedness of \$ 70,000.00 shall be paid on or before 9-15-90 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 monthly until 9-15, 1990, at the rate of * per cent per annum, and thereafter until maturity of said principal sum as hereby extended, ~~at the rate of~~ * 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 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 the office of Cole Taylor Bank, 5501 West 79th Street, Burbank, Illinois 60459

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.

*See attached Exhibit "B"

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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.

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

Cole Taylor Bank A/T/O Trust #632 dated 11/15/73 not individually (SEAL)

BY: [Signature] (SEAL) *pc*
Vice President/Trust Officer

ATTEST: [Signature] (SEAL)
Vice President

This instrument was prepared by Robert L. Cemovich, 5501 West 79th Street, Burbank, IL
(Name and Address)

Accepted and Agreed
Cole Taylor Bank

BY: [Signature]
Commercial Loan Officer

ATTEST: [Signature]
Loan Administration Officer

EXCULPATORY CLAUSE

Return Document to:
Robert L. Cemovich
Cole Taylor Bank
5501 West 79th Street
Burbank, Illinois 60459
Commercial Real Estate

pc 333

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against Cole Taylor Bank or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

COLE TAYLOR BANK

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STATE OF ILLINOIS)
COUNTY OF COOK) SS.

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that
Eugene C. Hunziker Vice President/Trust Officer of COLE TAYLOR

BANK and Cynthia A. Sim Vice President

of said corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument;
as such Vice President/Trust Officer and 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 corporation, for the uses and purposes herein set forth; and the said
Vice President then and there acknowledged that she, as custodian of the corporation, did
affix the corporate seal of said corporation to said instrument as her 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 10th day of April, 1990.
OFFICIAL SEAL
Beverly M. DePass
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1/23/94

Beverly M. DePass
Notary Public

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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: Robert L. Cemovich Commercial Loan Officer, ~~Branch~~ of Cole Taylor Bank, and Lenore A. Tobin Loan Administration Officer ~~xSecretary~~ of said Corporation, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Commercial Loan Officer and Loan Administration 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 Secretary then 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 notarial seal this 2nd day of May, 1990.

My commission expires August 12, 1991

Geraldine Dowling
Notary Public
OFFICIAL SEAL
GERALDINE DOWLING
NOTARY PUBLIC STATE OF ILLINOIS
MY COM. EXPIRES AUG. 12, 1991

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COOK COUNTY CLERK'S OFFICE
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EXHIBIT "A" TO MORTGAGE MODIFICATION AND EXTENSION AGREEMENT
DATED MARCH 15, 1990

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF:

(EXCEPT THE NORTH 28 ACRES) THE EAST 1/2 OF THE EAST 1/2 OF THE NORTH
WEST 1/4 OF SECTION 24, TOWNSHIP 37 NORTH, RANGE 12 EAST OF THE THIRD
PRINCIPAL MERIDIAN, EXCEPTING THEREFROM THAT PORTION THEREOF CONVEYED
TO THE SANITARY DISTRICT OF CHICAGO, BY DEED DATED SEPTEMBER 27, 1910
AND RECORDED OCTOBER 28, 1910 AS DOCUMENT 4652914 IN BOOK 11179, PAGE
446 AND EXCEPTING THAT PORTION CONVEYED TO EDWARD B. PRYOR BY DEED DATED
JUNE 21, 1912 AND RECORDED AUGUST 16, 1912 AS DOCUMENT 5026087 IN BOOK
11678 PAGE 578.

PROPERTY ADDRESS: 114th & Southwest Hwy. Worth, IL
P.I.N. 23-24-101-002-0000

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EXHIBIT "B"
TO MORTGAGE MODIFICATION AND EXTENSION AGREEMENT
DATED MARCH 15, 1990

RATE OF INTEREST IS COMPUTED AT THE PER ANNUM RATE OF ONE PERCENT (1%) IN EXCESS OF THE PRIME RATE (DEFINED BELOW). AT MATURITY, THE PRINCIPAL BALANCE SHALL BEAR INTEREST AT THE RATE OF THREE PERCENT (3%) IN EXCESS OF THE AFORESAID RATE.

"PRIME RATE" MEANS THE RATE OF INTEREST ESTABLISHED FROM TIME TO TIME BY THE BANK AS 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 PRIME RATE WILL FLUCTUATE HEREUNDER FROM TIME TO TIME CONCURRENTLY WITH EACH CHANGE IN THE BANK'S PRIME RATE WITH OR WITHOUT NOTICE TO ANYONE.

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