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EXTENSION AGREEMENT
(ILLINOIS)

30232583

This Indenture, made this 27th day of April, 1990, by and between First National Bank of Niles, a national known banking association the owner of the mortgage or trust deed hereinafter described, and First National Bank of Niles as Trustee under Trust # 477, dated 4-25-89 and Jack Beider representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"), WITNESSETH:

Above Space For Recorder's Use Only

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of Three Hundred Sixty Eight Thousand Dollars and

_____ dated April 27, 1989, secured by a mortgage or trust deed in the nature of a mortgage registered, recorded May 31, 1989, in the office of the Registrar of Titles Recorder of Cook County, Illinois, in _____ at page _____ as document No. 39244583 & 89244584 conveying to First National Bank of Niles

certain real estate in Cook County, Illinois described as follows: Lot 6 in Block 14 in Chicago North Shore Land Company's Subdivision in the Northeast Quarter (1) of Section 13, Township 42 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

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Permanent Real Estate Index Number(s): 05-18-218-006
Address(es) of real estate: 1360 Scott Avenue, Winnetka, Illinois

2. The amount remaining unpaid on the indebtedness is \$ 368,000.00
3. Said remaining indebtedness of \$ 368,000.00 shall be paid on or before April 27, 1991.
* 2% over the corporate base index rate of First National Bank of Chicago, Floating on a daily basis.
INTEREST MONTHLY INTEREST IS CALCULATED ON A 365/360 DAY BASIS.

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 April 27, 1991, at the rate of * percent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of * percent per annum, and interest after maturity at the rate of * percent 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 coin or currency is not legal tender in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in sum of such legal tender in other United States currency, at such banking house or trust company in the United States as the holder or holders of the said principal note or notes may from time to time in writing appoint, and to pay the same by instrument thereat First National Bank of Niles

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 hereon, shall, with all notice of 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 and of the trust deed to receive the principal and accrued interest due for any cause specified in said mortgage or trust deed, insofar as they relate to the property and 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 of 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 thereon, 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 WITNESS WHEREOF the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

Jack Beider

(SEAL)

Robert J. Schweigert, Exec. Vice President (SEAL)

Kathleen A. Nellessen, Asst. Trust Officer (SEAL)

HOWARD S. MCKEE

This instrument was prepared by
First National Bank of Niles
100 West Madison Street
Chicago, Illinois 60604

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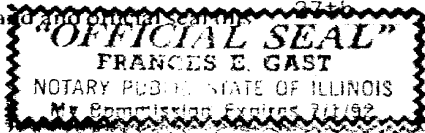
STATE OF ILLINOIS

COUNTY OF COOK

I, _____ the Undersigned

a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Robert M. Schweigerdt and Kathleen A. Nelleser and Jack Beider personally known to me to be the same person ^s whose name ^s subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their 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 _____ 1990



day of April 19 1990

Frances E. Gast
Notary Public

STATE OF _____

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 _____

STATE OF _____

COUNTY OF _____

I, _____

a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that _____, President of _____ and _____, 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 _____ and _____, 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 there of 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 _____ day of _____ 19 _____

50223583

Box

EXTENSION AGREEMENT

WITH

MAIL TO:

First National Bank of Niles
219 N. W. 1st St.
Niles, Ill. 60456

GEORGE E. COLE
LEGAL FORMS

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MORTGAGE

90232584

THIS INDENTURE WITNESSETH That the undersigned,

Norman Palmadge and Esther Louise Palmadge, his wife

of Wilmette, County of Cook, State of

Illinois, hereinafter referred to as the Mortgagors, do hereby convey and Warrant to the

EDENS PLAZA BANK a corporation having an office and place of business at 3244 W.

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and repair; (6) To comply with all applicable laws, ordinances, rules and regulations of any nation, state or municipality, and neither to use nor to permit the property to be used for any unlawful purpose; (7) To keep the mortgaged premises free from liens superior to the lien of this mortgage, except as aforesaid, and to pay when due any indebtedness which may be secured by lien or charges on the premises superior to the lien hereof; (8) That no sale or conveyance of said property will be made without the prior written consent of the Mortgagee; (9) That time is of the essence of this mortgage and of the Note secured hereby and no waiver of any right or obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a

EDENS PLAZA BANK, a corporation having an office and place of business at 5244 W. Lake Avenue, Wilmette, Illinois 60091, hereafter referred to as the Mortgagee the following real estate situated in the County of _____, State of Illinois, to-wit:

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Lot 84 in Hollywood in Wilmette Resubdivision of part of the West Half of Lot 29 in County Clerk's Division in Section 32, Township 42 North, Range 13, East of the Third Principal Meridian and part of Lots 1, 2, 3 and 4 in Roemer's Subdivision of Lot 30 in County Clerk's Division in Section 32, aforesaid in Cook County, Illinois

The undersigned will not transfer, assign, or in any way hypothecate or attempt to transfer, assign or hypothecate his right, title or interest in the property securing the Note, without first obtaining the written consent of the holder. Upon any transfer, assignment or hypothecation of undersigned's right, title or interest to the property securing the Note, without the previous written consent of holder, the principal balance remaining at the time of such transfer, assignment or hypothecation shall immediately become due and payable. The acceptance of any payment after such transfer, assignment or hypothecation shall not be construed as a consent of the holder to such assignment, transfer or hypothecation nor shall it effect his right to proceed with such action as the holder shall deem necessary.

Mortgagee on behalf of himself and each and every party claiming by or through mortgagee, hereby waives and releases any and all rights of redemption, statutory or otherwise, without prejudice to mortgagee's right to any remedy, legal or equitable which mortgagee may pursue to enforce payment or effect collection of all or any part of the indebtedness secured by this Mortgage and without prejudice to mortgagee's rights to a deficiency judgment or any other appropriate relief in the event of foreclosure of this Mortgage.

The mortgagor(s) hereby waive, release, and relinquish any and all rights they may have in the homestead estate in the property subject to this Mortgage.

TOGETHER with all the buildings and improvements now or hereafter erected thereon and all appurtenances, apparatus and fixtures and the rents, issues and profits thereof, of every name, nature and kind.

TO HAVE AND TO HOLD the said property unto said Mortgagee forever, for the uses and purposes herein set forth, free from all rights and benefits under the Homestead Exemption laws of the State of Illinois, which said rights and benefits said Mortgagors do hereby release and waive.

This mortgage is given to secure: (1) The payment of a certain indebtedness payable to the order of the Mortgagee, evidenced by the Mortgagors' Note of even date herewith in the Principal sum of Ten Thousand and 00/100----- and ----- 100 dollars (\$10,000.00), together with interest in accordance with the terms thereof; (2) Any additional advances made by the Mortgagee to the Mortgagors or their successors in title prior to the cancellation of this mortgage, and the payment of any subsequent Note evidencing the same, in accordance with the terms thereof.

PROPERTY ADDRESS: 442 Beverly Drive, Wilmette, Il. 60091

PERMANENT INDEX NUMBER: 05-32-312-010

It is the intention hereof to secure the payment of the total indebtedness of the Mortgagors to the Mortgagee within the limits prescribed herein whether the entire amount shall have been advanced to the Mortgagors at the date hereof or at a later date or having been advanced shall have been paid in part and future advances thereafter made. All such future advances so made shall be liens and shall be secured by this mortgage equally and to the same extent as the amount originally advanced on the security of this mortgage, and it is expressly agreed that all such future advances shall be liens on the property herein described as of the date hereof.

THE MORTGAGORS COVENANT: (1) The term "indebtedness" as herein used shall include all sums owed or agreed to be paid to the Mortgagee by the Mortgagors or their successors in title, either under the terms of said Note as originally executed or as modified and amended by any subsequent Note, or under the terms of this mortgage or any supplement thereto or otherwise; (2) To repay to the Mortgagee the indebtedness secured hereby, whether such sums shall have been paid or advanced at the date hereof or at any time hereafter; (3) To pay when due all taxes and assessments levied against said property or any part thereof, and to deliver receipts therefor to the Mortgagee promptly upon demand; (4) To keep the buildings and improvements situated on said property continually insured against fire and such other hazards, in such amount and with such carrier as the Mortgagee shall approve, with loss payable to the Mortgagee as interest may appear; (5) Neither to commit nor to suffer any strip, waste, impairment or deterioration of the mortgaged premises or any part thereof, and to maintain the mortgaged premises in good condition

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waiver of the terms hereof, or of any Note secured hereby, and that the lien of this mortgage shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby. (10) That in the event the ownership of the mortgaged premises or any part thereof becomes vested in a person or persons other than the Mortgagors, the Mortgagee may without notice to the Mortgagors deal with such successor or successors in interest with reference to this mortgage and the indebtedness hereby secured in the same manner as with the Mortgagors; (11) That upon the commencement of any foreclosure proceeding hereto the court in which such suit is filed may at any time, either before or after sale and without notice to the Mortgagors, appoint a receiver with power to manage, rent and collect the rents, issues and profits of said premises during the pendency of such foreclosure suit, and the statutory period of redemption, and such rents, issues and profits, when collected either before or after any foreclosure sale, may be applied toward the payment of the indebtedness or any deficiency decree, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, and upon foreclosure and sale of said premises there shall first be paid out of the proceeds of such sale a reasonable sum for plaintiff's attorney's fees, and all expenses of advertising, selling and conveying said premises, all sums advanced for court costs, any taxes or other liens or assessments, or title costs, master's fees and costs of procuring or completing an abstract of title title guaranty policy or Torrens Certificate showing the complete title of said premises, including the foreclosure decree and Certificate of Sale; there shall next be paid the indebtedness secured hereby, and finally the overplus, if any, shall be returned to the Mortgagors. The purchaser at said sale shall have no duty to see to the application of the purchase money.

If there be only one mortgagor, all plural words herein referring to Mortgagors shall be construed in the singular.

IN WITNESS WHEREOF the Mortgagors have hereunto set their hands and seals this 11th day of July A.D. 19 90

Norman Talmadge (Seal)
Norman Talmadge
Esther Louise Talmadge (Seal)
Esther Louise Talmadge
(Seal)

STATE OF ILLINOIS)
COUNTY OF Cook) ss: ACKNOWLEDGMENT

I, a Notary Public, in and for the said county, in the state aforesaid do hereby certify that Norman Talmadge and Esther Louise Talmadge 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, sealed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 11th day of July A.D. 19 90



Martha S. [Signature]
Notary Public

185222700

MAIL TO:
EDENS PLAZA BANK
3244 W. Lake Avenue
Wilmette, Illinois 60091

Norman and Esther Louise Talmadge
442 BOVERLY
WILMETTE, IL. 60091
to
EDENS PLAZA BANK
3244 W. Lake Avenue
Wilmette, Illinois 60091



MORTGAGE 90222584