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MORTGAGE MODIFICATION AGREEMENT



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THIS AGREEMENT is made this MAY 15, 1990 by and between UNION NATIONAL BANK & TRUST COMPANY OF ELGIN ("Bank"), the owner of the Note and Mortgage hereinafter described, and FIRST NATIONAL BANK OF MOUNT PROSPECT, A TRUSTEE, NOT INDIVIDUALLY UNDER TRUST AGREEMENT DATED 11/04/85 KNOWN AS TRUST NUMBER LT-1885, representing themselves to be the owners of the real estate hereinafter and in said Mortgage described ("Owner")

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In consideration of the mutual promises of the parties hereto, the parties hereby agree to

1. Extend the time of payment of the indebtedness evidenced by the Note or Notes of BURKART & OEHLERKING, INC. dated FEBRUARY 6, 1987, ("Note") secured by a Mortgage ("Mortgage") recorded on FEBRUARY 10, 1987, in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 87081189, conveying to the Bank certain real estate in Cook County, Illinois, described as follows:

LOT 18 IN BLOCK 2 IN STREAMWOOD GREEN UNIT NUMBER 6, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

COOK COUNTY, ILLINOIS
FILED FOR RECORD

PIN: 06-24-117-018-0000

Common Address: LOT 18

1990 JUN -5 AM 11:40

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2. The amount remaining unpaid on the indebtedness due on the Note and secured by the Mortgage is \$18,000.00. Said remaining indebtedness shall be payable on demand, plus interest thereon at a fluctuating rate per annum of 2% plus the Prime lending rate on large commercial loans as published in the Wall Street Journal, varying daily hereinafter "Prime Rate", which shall be adjusted daily when and as the Prime Rate changes. Interest shall be payable monthly. Interest shall be increased to the rate of three percent (3%) plus Prime per annum after demand until all liabilities are paid. All payments on account of the indebtedness evidenced by this Agreement shall be first applied to costs, and then to interest on the unpaid principal balance, and the remainder to principal.

3. This Agreement is supplementary to the Mortgage. All provisions of the Mortgage and Note, including the right to declare principal and accrued interest due for any cause specified in the Mortgage or Note, shall remain in full force and effect. The terms and conditions of this Agreement shall control in the event of any inconsistency between this Agreement and the Note or Mortgage. Any provisions of the Note or Mortgage that are not inconsistent with the terms of this Agreement shall apply to the repayment of the unpaid indebtedness. The Owner agrees to perform all the covenants of the grantor or grantors in the Mortgage. The provisions of this Agreement shall inure to the benefit of any holder of the Note and shall bind the heirs, personal representatives and assigns of the Owner. This Agreement shall be governed and construed in accordance with the laws of the State of Illinois. The Owner hereby waives and releases all rights and benefits accruing under and by virtue of any and all statutes of the State of Illinois providing for the exemption of homesteads from sale on execution or otherwise and all other interests in the above-described real estate, including, without limitation, any exemptions the Owner may have under any state or federal bankruptcy or insolvency laws in the above-described real estate.

4. This loan is payable in full on SEPTEMBER 15, 1990. At maturity, you must repay the entire principal balance of the loan and unpaid interest then due. The Bank is under no obligation to refinance the loan at that time. You will, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender, which may be the bank you have this loan with, willing to lend you the money. If you refinance this loan at maturity, you may have to pay some or all of the closing costs normally associated with a new loan even if you obtain refinancing from the same bank.

5. Notwithstanding any of the provisions contained herein, the Owner hereby waives any and all rights of redemption from sale under any order or judgment of foreclosure on behalf of the Owner and on behalf of each and every person, except judgment creditors of the Owner, acquiring any interest in or title to the premises subsequent to the date of this

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Agreement.

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

UNION NATIONAL BANK & TRUST CO.

FIRST NATIONAL BANK OF MOUNT PROSPECT, NOT PERSONALLY BUT AS TRUSTEE UNDER TRUST # LT-1885

By: Debra Duppler
Debra Duppler, C.S.O.

FOR SIGNATURES SEE RIDER ATTACHED

Exculpatory clause attached hereto and are made a part hereof

ATTEST: Marianne Nelson, A.V.P.
Marianne Nelson, A.V.P.

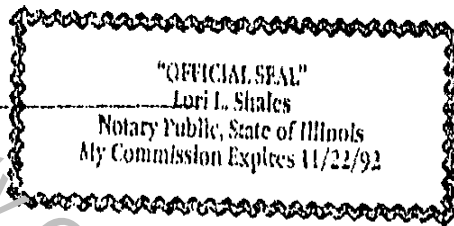
ATTEST: _____

STATE OF ILLINOIS)
) SS.
COUNTY OF KANE)

I, Lori L. Shales, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Debra Duppler, C.S.O. and Marianne Nelson, Assistant Vice President of UNION NATIONAL BANK, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and the Cashier then and there acknowledged that as custodian of the corporate seal of said Bank, 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 Bank, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 11th day of May, 1990.

Lori L. Shales
Lori L. Shales, Notary Public



STATE OF ILLINOIS)
) SS.
COUNTY OF _____)

I, _____, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that _____ of First National Bank of Mount Prospect and _____ of said Bank who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers 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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Trust Officer - Cashier then and there acknowledged that said Trust Officer - Cashier as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as said Trust Officer - Cashier's own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this _____ day of _____, 1990.

Notary Public

BOX 888-88

This instrument was prepared by:

MICKEY ZOPFI
UNION NATIONAL BANK
1 FOUNTAIN SQUARE PLAZA
ELGIN, IL 60120

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THIS MORTGAGE MODIFICATION AGREEMENT
 is Executed by First National Bank of Mount Prospect,
 not personally, but as Trustee under Trust #LT-1985 in the
 exercise of the power and authority conferred upon and vested in
 it as such Trustee, and is payable only out of the property
 specifically described in said Mortgage securing the payment hereof,
 by enforcement of the provisions contained in said Mortgage. No
 personal liability shall be asserted or enforceable against the
 promisor or any person interested beneficially or otherwise in
 said property specifically described in said Mortgage given to
 secure the payment hereof, or in the property or funds at any
 time subject to said Trust Agreement, because or in respect of
 this Note or the making, issue or transfer thereof, all such
 liability, if any, being expressly waived by each taker and holder
 hereof, but nothing herein contained shall modify or discharge
 the personal liability expressly assumed by the co-makers hereof,
 if any, and each original and successive holder of this Note
 accepts the same upon the express condition that no duty shall
 rest upon the undersigned to sequester the rents, issues and
 profits arising from the property described in said Mortgage, or
 the proceeds arising from the sale or other disposition thereof,
 but that in case of default in the payment of this Note or any
 instalment hereof the sole remedy of the holder hereof shall be
 by foreclosure of the said Mortgage given to secure the indebtedness
 evidenced by this Note, in accordance with the terms and provisions
 in said Mortgage set forth or by action to enforce the personal
 liability of the co-makers, if any, of the payment thereof, or both.

First National Bank of Mount
 Prospect, as Trustee as aforesaid,
 and not personally,

By: Elizabeth C. Schlaver
 Trust Officer

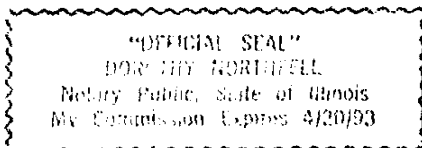
Attest: Marlene A. Gordon
 Ass't. Trust Officer

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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 Elizabeth C. Schlaver
Trust Officer of the First National Bank of Mount Prospect
 and Marlene A. Gordon, Ass't. Trust Officer of said Bank,
 who are personally known to me to be the same persons whose names
 are subscribed to the foregoing instrument as such Trust Officers
 and Ass't. Trust Officer respectively, appeared before me this day
 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 Bank, as Trustee as aforesaid, for the uses and purposes
 therein set forth; and the said Ass't. Trust Officer then and there
 acknowledged that she, as custodian of the corporate seal of said
 Bank, did affix the corporate seal of said Bank to said instrument as
her own free and voluntary act and as the free and voluntary act of said
 Bank, as Trustee as aforesaid, for the uses and purposes therein set
 forth.

Given under my hand and Notarial Seal, this 24 day of May,
 1990.



Dorothy Northell
 Notary Public