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The interest rate shall be adjusted to Albany Bank Prime + 1% on the first day of April 1996 and shall be fixed thereafter until maturity. The payment due for principal and interest shall be adjusted to reflect any change in the interest rate. The interest rate may be considerably higher than the interest rate on this loan, or will have to find a lender willing to lend the money at prevailing market rates. The Owner therefore will be required to make payment out of other assets, or holders of the Note are under no obligation to refinance the loan at that time. The holder or holder of the Note demand payment the entire principal balance of the loan and unpaid interest then due shall be paid forthwith. The holder of the loan is payable in full at the end of 10 years. At maturity, or if

6. A late charge in the amount of \$ of this monthly payment due hereunder will be assessed for any payment made more than 15 days after due date.

7. The Owners are prohibited from selling, conveying, assigning the beneficial interest in and to, entering into articles of agreement for the sale of, leasing, renting, or in any manner transferring title to the mortgaged premises without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immediately due and payable.

8. If any part of said indebtedness or interest thereon is 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 three days after written notice together with 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.

9. The Owners are prohibited from selling, conveying, assigning the beneficial interest in and to, entering into articles of agreement for the sale of, leasing, renting, or in any manner transferring title to the mortgaged premises without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immediately due and payable.

10. The amount remaining unpaid on the indebtedness is \$ 394,359.60

11. Said remaining indebtedness of \$ 394,359.60 shall be paid on or before April 1, 2001, and the Owner in consideration of such extension promises and agrees to pay the entire indebtedness secured by said mortgage or trust deed as therein provided, as hereby extended, as follows:

Principal & interest on the balance remaining in time to time unpaid at the rate of 10 1/2% per annum in installments as follows: Three thousand seven hundred fifty six and 06/100 on the first day of May, 1991 and three thousand seven hundred fifty six and 06/100 on the first day of each month thereafter, until maturity of said principal sum as hereby extended at the aforementioned rate of interest together with the aforesaid sum, if any, and interest after maturity at the rate of 11 1/2% per annum. Said payments are to be made at such banking house or trust company in the City of Chicago, Illinois, as the legal holder or holders of the principal note or notes secured by said trust deed or mortgage may from time to time in writing appoint, and in absence of such appointment then at ALBANY BANK AND TRUST COMPANY N.Y. 3400 W. Lawrence Avenue, Chicago, Illinois.

12. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of The Wrightwood Corporation, an Illinois Corp., dated August 19, 1985, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded September 3rd, 1985, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as Document No. 8512780 conveying to Albany Bank & Trust Co. N.Y. certain real estate in Cook County, Illinois.

13. Commonly known as: 1119-51 W Wrightwood, Chicago, Illinois. PIN: 14-29-414-003

14. Lots 3 and 4 in Oscar C. Anderson's Subdivision of Lots 4 and 5 in Wetzel, Pick and Huber's Subdivision of the West 1/2 of Block 17 in Canal Trustees' Subdivision of East 1/2 of Section 23, Township 40 North, Range 14 East of the Third Principal Meridian in Cook County, Illinois.

15. This Indenture, made this 21st day of March, 1991 by \$17.00 Albany Bank and Trust Company N.Y. and The Wrightwood Corporation, the Mortgage or Trust Deed hereinafter described ("Mortgagee") and the holder and owner of an Illinois Corp. representing himself or themselves to be the owner or owners of the real estate hereinafter and in said Trust Deed or Mortgage described ("Owner"), WITNESSETH:

16. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of The Wrightwood Corporation, an Illinois Corp., dated August 19, 1985, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded September 3rd, 1985, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as Document No. 8512780 conveying to Albany Bank & Trust Co. N.Y. certain real estate in Cook County, Illinois described as follows:

17. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of The Wrightwood Corporation, an Illinois Corp., dated August 19, 1985, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded September 3rd, 1985, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as Document No. 8512780 conveying to Albany Bank & Trust Co. N.Y. certain real estate in Cook County, Illinois.

18. Commonly known as: 1119-51 W Wrightwood, Chicago, Illinois. PIN: 14-29-414-003

19. Lots 3 and 4 in Oscar C. Anderson's Subdivision of Lots 4 and 5 in Wetzel, Pick and Huber's Subdivision of the West 1/2 of Block 17 in Canal Trustees' Subdivision of East 1/2 of Section 23, Township 40 North, Range 14 East of the Third Principal Meridian in Cook County, Illinois.

20. This Indenture, made this 21st day of March, 1991 by \$17.00 Albany Bank and Trust Company N.Y. and The Wrightwood Corporation, the Mortgage or Trust Deed hereinafter described ("Mortgagee") and the holder and owner of an Illinois Corp. representing himself or themselves to be the owner or owners of the real estate hereinafter and in said Trust Deed or Mortgage described ("Owner"), WITNESSETH:

21. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of The Wrightwood Corporation, an Illinois Corp., dated August 19, 1985, secured by a mortgage or trust deed in the nature of a mortgage registered/recorded September 3rd, 1985, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as Document No. 8512780 conveying to Albany Bank & Trust Co. N.Y. certain real estate in Cook County, Illinois.

09832176

Page 88-314 F2 later date

91123860

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ALBANY BANK AND TRUST COMPANY, N.Y.
3400 West Lawrence Avenue
Chicago, Illinois 60625

RETURN TO: Box 35

Prepared by David H. Meyer, Senior Vice President
Albany Bank & Trust Co., N.Y.
3400 W. Lawrence Avenue
Chicago, Illinois 60625

91173860

David H. Meyer (SEAL)

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unassigned borrower or borrowers, hereby consent to the foregoing extension agreement.

CONSENT TO EXTENSION AGREEMENT

ATTEST: _____

President

A.D. 19 21

hereunto affixed this 21st day of March

attested by _____ Secretary and caused its corporate seal to be

President and _____

IN TESTIMONY WHEREOF the said Wrightwood Corporation

This instrument is made, executed and delivered in pursuance of a resolution duly adopted at a meeting of the Board of Directors of the said corporation.

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

10. There shall be no prepayment of principal or interest on the mortgage or notes hereunder until the maturity of the mortgage or notes hereunder.

9. The mortgagee under the mortgage or trust deed extended herein shall execute this document solely as a party to the agreement, and reserves the right of acceptance of this agreement subject to receipt of an acceptable endorsement to a title insurance policy covering the recording or registration of this agreement, showing conditions of title which are acceptable to the mortgagee.

8. 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 privilege 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 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.

Albany Bank and Trust Company, N.A.
3400 West Lawrence Avenue
Chicago, Illinois 60625

RETURN TO: Box 35

3400 W. Lawrence Avenue
Chicago, Illinois 60625

THIS DOCUMENT PREPARED BY: Prepared By: Gary J. Worcester, Senior Vice President
Albany Bank & Trust Co., N.A.
3400 West Lawrence Avenue, Chicago, Ill.

David Martindale (SEAL)
Glen Meyer

The undersigned endorser or endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unleased borrower or borrowers, hereby consent to the foregoing Extension Agreement.

CONSENT TO EXTENSION AGREEMENT

1991 APR 16 PM 1:23 91173860

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BY: *[Signature]* Vice President
ALBANY BANK AND TRUST COMPANY N.A.

Attest: *[Signature]* Secretary

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 privilege 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 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 thereon and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all defenses and claims which he or she may have by virtue of this Indenture.

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The interest rate shall be adjusted to Albany Bank Prime + 1% on the first day of April 1996 and shall be fixed thereafter until maturity. The principal and interest shall be adjusted to reflect any change in the market rate of interest.

- 7. This loan is payable in full at the end of 10 years. At maturity, or if the holder or holders of the Note demand payment the entire principal balance of the loan and unpaid interest then due shall be paid forthwith. The holder or holders of the Note are under no obligation to refinance the loan at that time. The Owner therefore will be required to make payment out of other assets or will have to find a lender willing to lend the money at prevailing market rates which may be considerably higher than the interest rate on this loan. The interest rate shall be adjusted to Albany Bank Prime + 1% on the first day of April 1996 and shall be fixed thereafter until maturity. The principal and interest shall be adjusted to reflect any change in the market rate of interest.

6. A late charge in the amount of 5% of the monthly payment due hereunder will be assessed for any payment made more than 15 days after due date.

5. The Owners are prohibited from selling, conveying, assigning the beneficial interest in and to, entering into articles of agreement for the sale of, leasing, renting, or in any manner transferring title to the mortgaged premises without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immediately due and payable.

4. If any part of said indebtedness or interest thereon is 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 three 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 due and payable, in the same manner as if said extension had not been granted.

3. Said remaining indebtedness of \$ 394,359.60 shall be paid on or before April 1, 2001, and the Owner in consideration of such extension promises and agrees to pay the entire indebtedness secured by said mortgage or Trust Deed as therein provided, as follows:

2. The amount remaining unpaid on the indebtedness is \$ 394,359.60 Principal & interest on the balance remaining from time to time unpaid at the rate of 10 1/2% per annum in three thousand seven hundred fifty six and 06/100 on the first day of each month or Trust Deed as therein provided, as follows:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of The Wrightwood Corporation, an Illinois Corp., dated August 19, 1985, secured by a mortgage or Trust Deed in the nature of a mortgage registered/recorded September 3rd, 1985, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, as Document No. 85172780 conveying to Albany Bank & Trust Co. N.A., certain real estate in Cook County, Illinois.

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DU 89-88-314 F2 later date

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Mortgagee represents and agrees that, except as disclosed in writing to the Mortgagee or Trustee, the premises are in compliance with all Environmental Laws (as hereinafter defined) that there are no conditions existing currently or likely to exist during the term of the Note that require or are likely to require clean up, removal or other remedial action that Mortgagee is not a party to any litigation or administrative proceeding, nor, to the best of Mortgagee's knowledge, is there any litigation or administrative proceeding contemplated or threatened related to or arising out of any Environmental Law that neither the premises nor Mortgagee is subject to any judgment, decree, order, citation or complaint related to or arising out of any Environmental Law that Mortgagee has obtained all permits or licenses and filed all reports required under any applicable Environmental Laws. The term "Environmental Laws" shall mean any and all federal, state and local laws, statutes, regulations, ordinances, codes, rules, and other governmental restrictions or requirements relating to matters of environmental protection, pollution, health, safety, sanitation, or conservation, including without limitation those relating to the presence, maintenance and removal of asbestos now or any time hereafter in effect. Mortgagee covenants and agrees to comply with all applicable Environmental Laws and to require its tenants or others operating on the premises to comply with all applicable Environmental Laws, and to provide to Mortgagee or Trustee immediately upon receipt, copies of any correspondence of any nature whatsoever received by Mortgagee relating to Environmental Laws, and to advise Mortgagee or Trustee in writing as soon as Mortgagee becomes aware of any condition or circumstances which makes any of the representations or statements contained in this paragraph incomplete or inaccurate. In the event Mortgagee or Trustee determines in its sole and absolute discretion that there is any evidence that any such circumstance might exist, whether or not described in any communication or notice to either Mortgagee or Trustee, Mortgagee or Trustee, at its own expense, and at no expense to Mortgagee or Trustee, to permit an environmental audit to be conducted by Mortgagee or Trustee of an independent agent selected by Mortgagee or Trustee. This provision shall not relieve Mortgagee from conducting its own environmental audits or taking any other steps necessary to comply with any Environmental Laws. If, in the opinion of Mortgagee or Trustee, there exists any uncorrected violation of an Environmental Law or any condition, which requires or may require any clean up, removal, or other remedial action, and such correction, clean up, removal, or other remedial action is not completed within sixty (60) days from the date of written notice from Mortgagee or Trustee to Mortgagee, the same shall, at the option of Mortgagee or Trustee, constitute a default hereunder, without further notice or cure period.

The following paragraph is hereby added to the terms of the Mortgage:

TO
 Albany Bank & Trust Company N.Y. as Mortgagee/Trustee

FROM: The Whitehead Corporation, an Illinois Corp.
 TRUST DEED/MORTGAGE DATED AS OF March 21, 1991

THIS RIDER IS ATTACHED TO AND MADE A PART OF THAT CERTAIN

69-88-314 P2

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By signing below, Mortgagee accepts and agrees to the terms and provisions contained in this Rider.

[Handwritten signature]
X
ATTEST:

[Handwritten signature]
The Wightwood Corporation

098361173860

~~IN WITNESS WHEREOF, Liberty Bank and Trust Company, a duly organized corporation, has caused these presents to be signed by its President, and its corporate seal to be hereunto affixed and attested, on the day and year first above written.~~

~~PERSONAL LIABILITY OF THE BORROWER, AS TO ANY OR MORE OF THE NOTES IN THE MANNER HEREIN AND IN SAID NOTE PROVIDED OR BY ACTION TO ENFORCE THE CONVEYED FOR THE PAYMENT HEREOF, BY THE ENFORCEMENT OF THE DEED HEREBY CREATED, OF ANY INDEBTEDNESS ACCRUING HEREUNDER SHALL LOOK SOLELY TO THE PREMISES HEREBY CONCERNED THE LEGAL HOLDER OF SAID NOTE AND THE OWNER OR OWNERS AND THAT AS FAR AS SAID ALBANY BANK AND TRUST COMPANY N.Y., PERSONALLY AS BY EVERY PERSON NOW OR HERETOBE CLAIMING ANY RIGHT OR SECURITY HEREUNDER, SAID PERSON, OR TO PERFORM ANY COVENANT EITHER EXPRESS OR IMPLIED HEREIN CONTAINED, ALL SUCH LIABILITY, IF ANY, BEING EXPRESSLY WAIVED BY TRUSTEE AND HEREUNDER, OR TO PERFORM ANY COVENANT EITHER EXPRESS OR IMPLIED HEREIN CONTAINED, OR TO PERFORM ANY COVENANT THAT MAY ACCRUE HEREON, OR ANY INDEBTEDNESS ACCRUING SAID NOTE OR ANY INSTRUMENT THAT MAY ACCRUE HEREON, OR ANY INDEBTEDNESS ACCRUING LIABILITY ON SAID ALBANY BANK AND TRUST COMPANY N.Y., PERSONALLY TO PAY THE NOTHING HEREIN OR IN SAID NOTE CONTAINED SHALL BE CONSTRUED AS CREATING ANY EXECUTE THIS INSTRUMENT, AND IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT COMPANY N.Y., HEREBY WARRANTS THAT IT POSSESSES FULL POWER AND AUTHORITY TO LETTED UPON AND VESTED IN IT AS SUCH TRUSTEE (AND SAID ALBANY BANK AND TRUST BUT AS TRUSTEE AS FORESAID IN THE EXERCISE OF THE POWER AND AUTHORITY HERETOBY EXERCISED BY ALBANY BANK AND TRUST COMPANY N.Y., NOT PERSONALLY~~

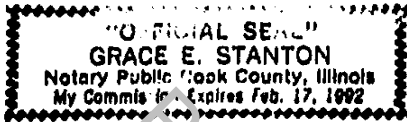
Mortgagee agrees to indemnify, defend and hold Mortgagee or Trustee and its current, future or former officers, directors, employees and agents harmless from and against any and all losses, damages, liabilities, obligations, claims, costs and expenses (including with limitation, attorneys' fees and costs) incurred by Mortgagee or Trustee, whether prior to or after the date hereof and whether direct, indirect, or consequential, relating to or arising out of matters of environmental protection, pollution, health, safety, sanitation, or conservation, including without limitation those relating to the presence, maintenance, or removal of asbestos. Any and all amounts owed by Mortgagee or Trustee under this paragraph shall constitute additional indebtedness secured by this Mortgage or Trust Deed. Any of the provisions of this Mortgage or Trust Deed to the contrary notwithstanding, the representations, warranties, covenants, agreements, and indemnification obligations contained herein shall survive all kinds of termination of the relationship between Mortgagee and Mortgagee or Trustee including, without limitation, the repayment of all amounts due under the Mortgage or Trust Deed, cancellation of the Note and the release of any and all of the Loan Documents.

UNOFFICIAL COPY 91173860

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 Steven Meyer and Gile Meyer, his wife, and David Marienthal 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 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 11th day of April 1991



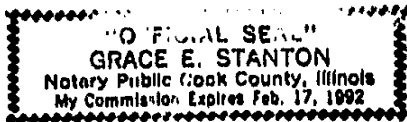
Grace E. Stanton
Notary Public

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 David Marienthal

and Stacey Marienthal of The Wrightwood Corporation who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such President and Secretary, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument in writing as their free and voluntary act, and as the free and voluntary act of The Wrightwood Corporation for the uses and purposes therein set forth, and caused the corporate seal of said Corporation to be thereto attached.

GIVEN under my hand and notarial seal this 11th day of April 1991



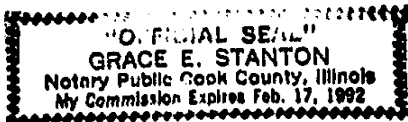
Grace E. Stanton
Notary Public

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 Michael A. Bentcover

and Gary A. Worcester of ALBANY BANK AND TRUST COMPANY, N. A. who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Senior Vice President, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument in writing as their free and voluntary act, and as the free and voluntary act of ALBANY BANK AND TRUST COMPANY, N. A. for the uses and purposes therein set forth, and caused the corporate seal of said Corporation to be thereto attached.

GIVEN under my hand and notarial seal this 11th day of April 1991



Grace E. Stanton
Notary Public

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