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1990

FIRST AMENDMENT TO LOAN AGREEMENT,
MORTGAGE, TRUST DEED, ASSIGNMENT OF RENTS AND NOTE

THIS FIRST AMENDMENT TO LOAN AGREEMENT, MORTGAGE, TRUST DEED,
ASSIGNMENTS OF RENTS and NOTE ("First Amendment") made as of the
21st day of May 1991, by AETNA BANK, not individually but solely
as trustee under Trust Agreement date November 17, 1983 and known
as Trust No. 10-2993, and LINK SMITH and J. SCOTT MURRAY, Altgeld
Partners, an Illinois General Partnership-Link Smith General Part-
ner, ("Beneficiary") (Trustee and Beneficiary hereinafter collec-
tively referred to as "Borrower" and in favor of AETNA BANK, An
Illinois banking association (herein called the "Mortgagee").

W I T N E S S E T H

WHEREAS, Borrower and Mortgagee entered into a certain Loan
Agreement dated as of May 17, 1984 (the "Loan Agreement") pursuant to
which Mortgagee has made a loan in the amount of \$65,000 (the "Original
Loan") which Original Loan is evidenced, inter alia, by an Installment
Note (the "Note") executed by Borrower and dated as of May 17, 1984 in
the original principal amount of \$65,000 and, unless sooner paid,
maturing on June 1, 1991; and

WHEREAS, pursuant to the Loan Agreement, Borrower executed and
delivered to Mortgagee that certain Mortgage dated as of May 17, 1984
and Recorded May 22, 1984 in the office of the Recorder of Deeds of
Cook County, Illinois as document # 27096332

This instrument was prepared by and should be returned after
recording to:

AETNA BANK
2401 N. Halsted Street
Chicago, Illinois 60614
Saint Hartig

BOX 333

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(the "Mortgage") on certain real estate situated in the County of Cook, State of Illinois, as more particularly described in Exhibit A, which is attached hereto and made a part hereof (the premises"); and

WHEREAS, pursuant to the Loan Agreement, Borrower executed and delivered to Chicago Title and Trust Company, as Trustee, that certain Trust Deed dated as of May 17, 1984 and recorded May 22, 1984 in the office of the Recorder of Deeds of Cook County, Illinois as document no. 27096332 (the "Trust Deed") on said Premises;

WHEREAS, pursuant to the loan Agreement, borrower executed and delivered to Mortgagee that certain Assignment of Rents dated as of May 17, 1984 and recorded May 22, 1984 in the office of recorder of Deeds of Cook County, Illinois as document No. 27096333 on said premises (the "Assignment of Rents"); and

WHEREAS, Borrower and Mortgagee have agreed to the amendment of the Loan Agreement, Mortgage, Trust Deed, Assignments of Rents and Note as hereinafter provided;

NOW, THEREFORE, in consideration of the mutual covenants and agreements hereinafter set forth, and for \$1.00 in hand paid to Mortgagee, the receipt whereof is hereby acknowledged by each of the parties hereto, Mortgagor and Mortgagee, effective as of the date hereof, hereby covenant and agree as follows:

1. The principal amount under the Loan Agreement, Mortgage, Trust Deed, Assignments of Rents and Note is hereby reduced to \$60,000 reflecting principal reductions made by Borrower as of the date hereof.

2. The maturity date under the Loan Agreement, Mortgage, Trust Deed, Assignments of Rents and Note is hereby extended to June 1, 1998

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3. The interest rate on principal amounts from time to time outstanding under the Note shall be 9.875 from the date hereof through the first anniversary of the date hereof and thereafter shall increase or decrease according to the following:

(a) Subject to the conditions hereof, the interest rate on the Note shall be increased or decreased on said anniversary date on the first (1st) day of June of each year thereafter, until the Maturity Date (the "Change Date") so that the interest rate is three and five tenths (3.50) percentage points (the "Margin") above the "Current Index". The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one (1) year, as made available by the Federal Reserve Board. The most recent Index Figure available as of the date forty five (45) days before each Change Date is called the "Current Index".

(b) Any change in the interest rate effective on the Change Date shall be rounded to the nearest one-eighth of one percentage point (one hundred twenty five thousandths per cent (0.125%). The maximum interest rate change at one time will be two percent (2.0%) and the maximum interest rate change over the term of the loan will be seven percent (7.0%).

4. The terms "Loan Agreement", "Mortgage", "Trust Deed", "Assignments of Rents" and "Note" as used in each of said documents shall be and is hereby deemed to include this First Amendment from and after the date hereof.

5. Except as amended hereby, each of the Loan Agreement, Mortgage, Trust Deed, Assignments of Rents and Note is hereby ratified and confirmed and shall remain in full force and effect.

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6. This First Amendment may be executed in several counterparts, each of which shall constitute an original, but all of which together shall constitute one and the same instrument.

7. This First Amendment is executed by Aetna Bank, not personally, but solely as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee. All covenants agreements and conditions to be performed by Aetna Bank hereunder are undertaken by it solely as Trustee as aforesaid and not individually, and no personal liability shall be asserted or enforceable against Aetna Bank, personally, by reason of any of the covenants, agreements, representations or warranties contained herein; but nothing herein contained shall be deemed a release or impairment of the indebtedness evidenced hereby or incurred pursuant hereto, nor prejudice the rights of any assignee from exercising any of its rights or remedies hereunder or under the Loan Agreement or any or all of the Loan Documents, or from securing a deficiency or personal judgment against any subsequent owner of the Premises who assumes the indebtedness evidenced hereby or incurred pursuant hereto; and nothing herein contained shall release, waive, modify or discharge the liability and responsibility of Beneficiary or of any guarantors of or any other persons or entities in respect hereof.

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IN WITNESS WHEREOF, this First Amendment has been executed and delivered as of the date first above written.

BORROWER

AETNA BANK, as Trustee
aforesaid AND NOT PERSONALLY

By: [Signature]
Its ASSISTANT VICE PRESIDENT

Attest: [Signature]
Its ASSISTANT TRUST OFFICER

[Signature]
LINK SMITH
[Signature]
J. SCOTT MURRAY

See Rider (Attached) (On Reverse Side) **LENDER**
And Made A Part Hereof

AETNA BANK, an Illinois banking association

BY: [Signature]
Its Vice President
Charles B. Hall

Attest: [Signature]
Its Consumer Loan Officer
Paul Langill
ALTGEID PARTNERS
an Illinois General Partnership

[Signature]
LINK SMITH
General Partner

FOR

It is expressly understood and agreed by and between the parties hereto, anything hereto to the contrary notwithstanding, that each and all of the representations, covenants, undertakings and agreements herein made on the part of the Aetna Bank, Trustee, while in form purporting to be the representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them made and intended not as part of the general obligations of said undertakings and agreements by the Aetna Bank, Trustee, or for the purpose of making the lender or lender's agent liable personally but are made and intended for the purpose of binding only that portion of the lender or lender's agent as is described herein and this instrument is executed and delivered by said Aetna Bank, Trustee, on its behalf and solely in the name of the Aetna Bank, Trustee, and that no personal liability of any kind shall be incurred or assumed by or shall at any time be enforceable against the Aetna Bank, Trustee, or any of its branches, or any of its Trustees or any of its beneficiaries under said Trust Agreement, on account of this instrument or on account of any representation, covenant or agreement of the said Aetna Bank, Trustee, in this instrument contained or now expressed or implied, and personal liability, if any, being expressly waived, void and released.

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, MARY FRANCES O'BRIEN, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that LINK SMITH and J. SCOTT MURRAY, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 30th day of May, 1991.



Mary Frances O'Brien
Notary Public

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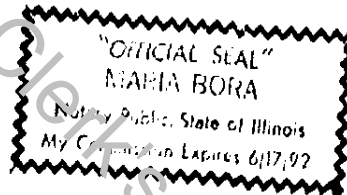
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, The undersigned, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY, that Bancy Kenzinski of Aetna Bank, an Illinois banking association, not personally but as Trustee under Trust Agreement dated November 17, 1983 and known as Trust No. 10-2993 and other Trustees of said Bank each personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Asst. Vice President, Asst. Trust Officer and Asst. 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 Bank, as Trustee, for the uses and purposes therein set forth; and the said Asst. Vice President then and there acknowledged (he/she), as custodian of the corporate seal of said Bank, caused the corporate seal of said Bank to be affixed to said instrument as the free and voluntary act of said Bank, as Trustee, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 10th day of June, 1991.

Maria Bora
Notary Public

My Commission Expires:



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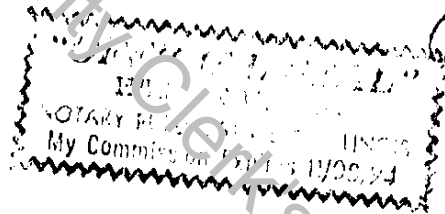
STATE OF ILLINOIS)
COUNTY OF COOK Lake) SS

I, Harriet Hartig, a Notary Public in and for said County, in the State aforesaid DO HEREBY CERTIFY, that Charles B. Hall of Aetna Bank, an Illinois banking association, and Paul J. McGill of said corporation each personally know to me to be the same persons whose names are and Paul J. McGill, 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 Vice Pres. then and there acknowledged the Vice Pres. as custodian of the corporate seal of said corporation to said instrument as their own free and voluntary act and the free and voluntary act of said corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11th day of June, 1991.

Harriet Hartig
Notary Public

My Commission Expires:



DEPT. OF COOK COUNTY CLERK'S OFFICE