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This instrument prepared by:
First National Bank of Northbrook
1300 Meadow Rd.
Northbrook, IL 60062

Loan #1000391

MODIFICATION AND EXTENSION AGREEMENT

92556679

THIS INDENTURE, made this 30th day of June, 1992, by and between First National Bank of Northbrook, the owner of the mortgage hereinafter described (herein called "the Mortgagee") and the obligor on the note secured by said mortgage and maker of said mortgage on the real estate hereinafter and in said mortgage described (herein called "the Mortgagor"),

DEPT-01 RECORDING \$25.50
T#3333 TRAN 0782 07/29/92 15:55:00
#9875 * C *--92-556679
COOK COUNTY RECORDER

WITNESSETH:

WHEREAS, the Mortgagor is indebted to Mortgagee on a promissory note dated May 1, 1991 in the original principal sum of \$191,250.00 (hereinafter called "the Note"); and

WHEREAS, the Note is secured by a mortgage dated May 1, 1991 and recorded May 8, 1991 as Document Number 91217711 in the office of the Recorder of Deeds of Cook County, Illinois, (herein called "the Mortgage") on the following described real estate:

Lot 49 in Williamsburg Square of Northbrook Unit No. 2, being a Subdivision in the Northeast 1/4 of Section 3, Township 42 North, Range 12, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as 235 Red Couch Lane, Northbrook, Illinois 60062
P.I.N.: 04-03-204-013

WHEREAS, the Note matures on June 1, 1998 and Mortgagor has requested Mortgagee for a reduction in the interest rate; and

WHEREAS, Mortgagee has agreed to reduce the interest rate provided that the terms of the Note and Mortgage are modified in certain respects,

NOW THEREFORE, the parties hereto in consideration of the mutual covenants and conditions hereinafter set forth agree as follows:

1. The parties hereby agree to modify the terms of the indebtedness evidenced by the Note as hereinafter set forth.

2. The amount remaining unpaid on the Note is \$185,477.31.

3. Said remaining principal indebtedness of One Hundred Eighty-Five Thousand Four Hundred Seventy-Seven and 31/100 Dollars (\$185,477.31) together with interest on the balance of principal remaining from time to time unpaid at the rate of Eight per cent (8.00%) per annum starting on July 1, 1992 shall be paid in 72 monthly installments as follows: 71 payments of One Thousand Eight Hundred Thirty-Eight and 67/100 Dollars (\$1,838.67) beginning on the 1st day of August, 1992 and on the 1st day of each and every month thereafter through June 1, 1998, with the 72nd payment of the entire remaining balance of both principal and interest of One Hundred Thirty-One Thousand Nine Hundred Two and 48/100 Dollars (\$131,902.48) on July 1, 1998. All monthly payments shall be first applied to interest on the unpaid principal balance and the remainder to principal. Payments shall be made at the offices of the First National Bank of Northbrook or at such other bank as the legal holder of the Note may, from time to time appoint in writing.

4. Upon default in payment of any monthly payment or if any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default shall occur in the performance of any other covenant of the Note or Mortgage, the entire principal sum secured by said Mortgage, together with the

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then accrued interest thereon, shall, without notice, at the option of the holder or holders of said Note, become and be due and payable.

5. The agreement is supplementary to said Mortgage and Note. All the provisions of the Mortgage and of the Note, including the right to declare principal and accrued interest due for any cause specified in said Mortgage or Note, shall remain in full force and effect except as herein expressly modified. The Mortgagor agrees to perform all the covenants of the grantor or grantors in said Mortgage. The provisions of this indenture shall inure to the benefit of any holder of said Note and shall bind the heirs, personal representatives and assigns of the Mortgagor. The Mortgagor 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 Mortgagor 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.

MORTGAGOR(S):

Samuel R. Harris Janice L. Harris
Samuel R. Harris Janice L. Harris

First National Bank of Northbrook

BY: Steven R. Flint
Assistant Vice President

BY: Diane E. Brockhoff
Asst. Mortgage Loan Officer

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Seymour Z. Golden, a notary public in and for the county in the state aforesaid, do hereby certify that Steven R. Flint, Assistant Vice President of the First National Bank of Northbrook, and Diane E. Brockhoff, Asst. Mortgage Loan Officer of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Asst. Mortgage Loan Officer, respectively, appeared before me this day in person and acknowledged that they signed the said instrument as their 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 30th day of June, 1992.

Seymour Z. Golden
NOTARY PUBLIC SEAL
SEYMOUR Z. GOLDEN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 6/21/94

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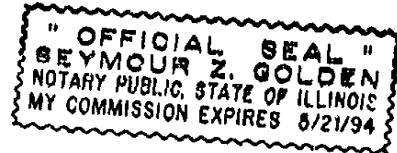
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STATE OF ILLINOIS)
) SS
COUNTY OF)

I, SEYMOUR Z GOLDEN, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that Samuel R. Harris and Janice L. Harris, his wife 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 and delivered said instrument as their own free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 10th day of July, 1992.

Seymour Z Golden
Notary Public



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