

UNOFFICIAL COPY

Part 10: *Primen Credit Bank*
attn: Tom Gecrow
606 Milwaukee Ave
Prospect Heights, IL
60070

92976167

1931
72244955

EXTENSION AND AMENDMENT TO NOTE

For valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned do hereby amend that certain Note between the Peter R. Indovina and The Bronson-Gore Bank in Prospect Heights, dated September 22, 1989 in the original amount of Eighty-Five Thousand and 00/100 Dollars (\$85,000.00) ("Note") in the following respects to wit: Mortgage recorded as document 89449572

Effective September 22, 1992 the loan shall bear interest at the rate of 11.0% per annum and shall be payable in monthly installments of \$833.10 (principal including interest) commencing October 22, 1992 with a final payment to equal the total principal balance then outstanding plus interest due March 22, 1993.

In all other respects said Note shall be and remain in full force and effect until all obligations are paid in full.

Dated: November 30, 1992

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THE BRONSON-GORE BANK IN PROSPECT HEIGHTS

By: *[Signature]*
Title: Vice President

Accepted:

[Signature]
Peter R. Indovina

NOTARY PUBLIC, ILLINOIS
NOV 23 11:23 AM '92

92976167

address: 2425 S. East Avenue, Berwyn, IL 60402

Tax no. 16-30-220-009

92976167

NOTARY'S CERTIFICATE OF ACKNOWLEDGMENT

No. 402

COLE & CO CHICAGO
LEGAL BLANKS

State of ILLINOIS
County of Cook

I, the undersigned
a Notary Public in and for the said
in the State aforesaid, DO HEREBY CERTIFY, that

Florica Gociman

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that s/he signed, sealed and delivered the said instrument as her 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 28th day of December, 1992

[Signature]
Notary Public

"OFFICIAL SEAL"
Susan Mugerdichian
Notary Public, State of Illinois
My Commission expires Dec. 18, 1993

BOX 333

UNOFFICIAL COPY

Property of Cook County Clerk's Office

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UNOFFICIAL COPY

Property of Cook County Clerk's Office

PETER INDOVINA
2259 Ashbury Court
Arlington Heights, IL 60004
(Lender)

UNOFFICIAL COPY

BORROWER
ANTHONY L. INDOVINA
KIRSTEN R. INDOVINA
ADDRESS
2425 S. East Avenue, Berwyn, IL 60402
TELEPHONE NO.
IDENTIFICATION NO.
352-48-2862

**EXTENSION AND
AMENDMENT TO
CONSUMER
PROMISSORY NOTE**

EXISTING NOTE INFORMATION	INTEREST RATE 11.0%	PRINCIPAL AMOUNT \$82,810.75	FUNDING DATE 09/22/92	MATURITY DATE 03/22/93	CUSTOMER NUMBER	LOAN NUMBER
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EXTENSION AND AMENDMENT TO NOTE

Effective September 22, 1992, Borrower and Lender mutually agree that the Note identified above shall be amended as follows:

- EXTENSION** The term of the Note is extended to March 22, 1993.
- INTEREST RATE:** The interest rate on the Note identified above shall be changed to:
 - A fixed rate of _____ percent (_____%) per annum or the maximum interest rate the Lender is permitted to charge by law, whichever is less.
 - A variable rate of _____ percent (_____%) per annum _____ the Index Rate indicated below. Any change in the interest rate resulting from a change in the Index Rate will be effective on: _____
 - Lender's Base or Index Rate. Lender's Base or Index Rate is a discretionary rate. The rate is determined and internally circulated to Lender's officers by Lender from time to time and does not necessarily reflect the rate that Lender charges to its best or most creditworthy customers. The Lender's current Base or Index Rate is _____ percent (_____%) per annum. Therefore, the initial interest rate on this extended/amended Note shall be _____ percent (_____%) per annum.
 - Independent Index Rate. The (independent) Index used for this Note shall be _____

The current Independent Index Rate is _____ percent (_____%) per annum. Therefore, the initial interest rate on this extended/amended Note shall be _____ percent (_____%) per annum.

MINIMUM RATE/MAXIMUM RATE: The minimum interest rate on this Note shall be _____ percent (_____%) per annum. The maximum interest rate on this Note shall not exceed _____ percent (_____%) per annum or the maximum interest rate the Lender is permitted to charge by law, whichever is less.

RATE ADJUSTMENT LIMITATIONS: The maximum interest rate increase at any one time will be _____ percent (_____%). The maximum rate decrease at any one time will be _____ percent (_____%).

PAYMENT SCHEDULE: Borrower shall pay the principal and interest on the extended/amended Note according to the following schedule:
5 PAYMENTS OF \$833.10 (PRINCIPAL INCLUDING INTEREST) BEGINNING OCTOBER 22, 1992 AND CONTINUING AT MONTHLY TIME INTERVALS THEREAFTER. A FINAL PAYMENT OF THE UNPAID BALANCE PLUS INTEREST IS DUE AND PAYABLE ON MARCH 22, 1993.

ADDITIONAL TERMS: ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

INSURANCE: If Borrower has purchased credit life or credit accident and health insurance, this insurance may cover payments made under the existing Note. The insurance policies or certificates may need to be rewritten to cover the term of the Note as extended/amended by this Agreement.

ADDITIONAL DOCUMENTS: Borrower agrees to execute any additional documents that Lender may request in connection with this extension/amendment of the existing Note.

INCORPORATION: The terms and conditions of the existing Note are fully ratified and incorporated into this Agreement by this reference. The terms and conditions of the existing Note shall remain in full force and effect except as specifically extended/amended by this Agreement.

RESERVATION OF RIGHTS: If a Borrower under the existing Note does not sign this Agreement, such Borrower will remain liable under the terms and conditions contained in the existing Note if not released from those obligations in a writing signed by Lender.

AMENDED NOTE INFORMATION	INTEREST RATE 11.0	PRINCIPAL AMOUNT \$82,810.75	AMENDMENT DATE 09/22/92	NEW MATURITY DATE 03/22/93	CUSTOMER NUMBER	LOAN NUMBER
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THE UNDERSIGNED WAIVE ALL KNOWN AND UNKNOWN, ABSOLUTE AND CONTINGENT, CLAIMS, DEFENSES, SETOFFS OR COUNTERCLAIMS AGAINST LENDER OR ITS SHAREHOLDERS, DIRECTORS, OFFICERS, EMPLOYEES AND AGENTS AS OF THE DATE OF THIS AGREEMENT.

EXTENSION/AMENDMENT NOTE DATE:

Anthony L. Indovina
BORROWER: Anthony L. Indovina

Kirsten R. Indovina
BORROWER: Kirsten R. Indovina

BORROWER:

BORROWER:

LENDER: PETER INDOVINA

BY: [Signature]

TITLE: