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EXTENSION AGREEMENT
(Illinois)

This Indenture, made this 1st day of December 1992, by and between CAPITOL BANK AND TRUST the owner of the Mortgage or Trust Deed hereinafter described, and Capitol Bank and Trust, As Trustee Under Trust Agreement Dated November 1, 1989 and Known As Trust #1912 representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of Capitol Bank and Trust, As Trustee Under Trust Agreement Dated November 1, 1989 and Known As Trust #1912 dated November 1 19 89, secured by a Mortgage or Trust Deed in the nature of a Mortgage registered/recorded November 20, 1989, in the office of the Registrar of Titles/Recorder of Cook County, Illinois, in _____ of _____ at page _____ as document No. 89591633 * conveying to Chicago Title and Trust Company certain real estate in Cook County, Illinois described as follows:

Unit 17-D together with an undivided 1.62 percent interest in the common elements in Sheridan Shores Condominium as delineated and defined in the Declaration recorded as Document Number 24231378, in Section 5, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

PIN #14-05-406-022-1059
Property Address: 5740 N. Sheridan Road
Unit 17D
Chicago, Illinois

THIS DOCUMENT WAS PREPARED BY: MARGE SCRIAVONE, 4801 W. Fullerton Avenue, Chicago, Illinois 60639

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2. The amount remaining unpaid on the indebtedness is $ 29,125.88 . Principal and Interest payments on a monthly basis will be $ 275.01 .

3. Said remaining indebtedness of $ 29,125.88 shall be paid on or before December 1, 1997 and the Owner in consideration of such extension promises and agrees to pay the principal sum secured by said Mortgage or Trust Deed as and when therein provided, as hereby extended, and to pay interest thereon until December 1 , 19 97 , at the rate of 10.50 per cent per annum, and thereafter until maturity, and interest after maturity at the rate of 13.50 per cent per annum, and to pay both principal and interest as provided for the Mortgage or Trust Deed hereinabove described, as the holder or holders of the said principal Note or Notes may from time to time in writing appoint, and in default of such appointment at **CAPITOL BANK AND TRUST, 4801 W. FULLERTON AVENUE, CHICAGO, ILLINOIS.**

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 twenty days after written notice thereof, the entire principal sum secured by said Mortgage or Trust Deed, together with the ten 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.

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5. 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 privileges 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 of the Mortgagor 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.

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

This instrument is executed by CAPITOL BANK AND TRUST, not personally but solely as Trustee, as aforesaid. All the covenants and conditions to be performed hereunder by CAPITOL BANK AND TRUST are undertaken by it solely as Trustee, as aforesaid, and not individually, and no personal liability shall be asserted or be enforceable against CAPITOL BANK AND TRUST by reason of any of the covenants, representations or warranties contained in this instrument.

Owner

TRUSTEE ;

CAPITOL BANK AND TRUST AS TRUSTEE UNDER TRUST NUMBER 1912 DATED 11/1/84 & NOT PERSONALLY

BY: Assistant Trust Officer

Guarantor Joseph Lesta

Guarantor Sharon Halliday

SUBSCRIBED TO AND SWORN BEFORE ME THIS 1ST DAY OF DECEMBER 1992.

OFFICIAL SEAL
LOVENA PETERSON
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 07/09/96

NOTARY PUBLIC