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MODIFICATION AGREEMENT (Illinois)

This Indenture, made this 1st day of March
19 92, 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
OCTOBER 2, 1990 AND KNOWN AS TRUST #2116
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 dated October 4
Trust Agreement Dated October 2, 1990 and Known As Trust #2116
19 90, secured by a Mortgage or Trust Deed in the nature of a
Mortgage registered/recorded October 5, 19 90, in
the office of the Registrar of Titles/Recorder of DuPage
County, Illinois, in _____ of _____ at page
_____ as document No. 890-134230 conveying
to Chicago Title and Trust certain real estate in DuPage
County, Illinois described as follows:

UNIT 403 IN LINCOLN TERRACE CONDOMINIUM, AS Delineated ON A SURVEY OF
THE FOLLOWING DESCRIBED REAL ESTATE: LOT 1 IN PART, CONSTRUCTION
CONSOLIDATION SUBDIVISION OF LOT 8 (EAST OF THE EAST 30 FEET THEREOF)
AND ALL OF LOTS 9 AND 10 IN BLOCK 10 IN ORIGINAL TOWN OF LOMBARD,
BEING A SUBDIVISION IN SECTIONS 5, 6, 7, 8 AND 18, TOWNSHIP 39 NORTH,
RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT
OF SAID PART 7 CONSTRUCTION CONSOLIDATION SUBDIVISION RECORDED JUNE 14,
1988 AS DOCUMENT 888-061803, IN DUPAGE COUNTY, ILLINOIS, WHICH SURVEY
IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED
NOVEMBER 27, 1989 AS DOCUMENT 889-148818, TOGETHER WITH ITS UNDIVIDED
PERCENTAGE INTEREST IN THE COMMON ELEMENTS

Property Address: 212 W. St. Charles, Unit 403, Lombard, IL
PIN #06-07-223-039

\$ 25.00
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2. The amount remaining unpaid on the indebtedness is \$ 73,098.44. Principal and Interest payments on a monthly basis will be \$ 634.37.

3. Said remaining indebtedness of \$ 73,098.44 shall be paid on or before November 1, 1995 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 November 1, 1995, at the rate of 8.50 per cent per annum, and thereafter until maturity, and interest after maturity at the rate of 11.50 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.

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

Owner

DEPT-01 RECORDINGS 125.00
 148888 TRM 0543 03/12/92 05:46:00
 43348 : 1F : 92--160383
 COOK COUNTY RECORDER

Owner CAPITOL BANK AND TRUST AS TRUSTEE
 UNDER TRUST NO. 2116 DATED 10/2/90 & NOT PERSONALLY
 BY:
 Trustee Edward J. Lucas, Sr. V.P. & Trustee

This instrument is executed by CAPITOL BANK AND TRUST OF CHICAGO, not personally but as a Trustee, as defined in said. All the covenants and conditions herein provided for are undertaken by it solely as a Trustee, as provided, and not individually, and no personal liability shall be asserted or be enforceable against CAPITOL BANK AND TRUST OF CHICAGO by reason of any of the covenants, statements, representations or warranties contained in this instrument.

Guarantor Robert O. Jones

Guarantor Sally K. Sanders