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THIS INSTRUMENT PREPARED BY AND MAIL TO:
Gerald M. Petacque
19 West Jackson Boulevard
Chicago, Illinois 60604

93422182

MODIFICATION AND EXTENSION AGREEMENT

WHEREAS, LaSalle National Trust, N.A. Successor Trustee to LaSalle National Bank, Successor Trustee to LaSalle Bank Northbrook, formerly known as Northbrook Trust & Savings Bank as Trustee under Trust No. 25-2024-00 dated May 12, 1980 ("Mortgagor") as Trustee made a Mortgage, ("Mortgage") in the amount of Four Hundred Thousand (\$400,000.00) Dollars dated August 22, 1991 whereby said Mortgagor did grant and convey unto Comerica Bank-Illinois As Successor In Interest By Merger to Affiliated Bank ("Comerica") as Mortgagee ("Mortgagee") the real estate described in Exhibit "A" (Parcel 1 and Parcel 2) attached hereto and made a part hereof. That the said Mortgage was recorded with the Office of the Recorder of Deeds of Cook County, Illinois on October 24, 1991 as Document No. 01555662 to secure Note ("Note") dated August 22, 1991 in the amount of Four Hundred Thousand (\$400,000.00) Dollars executed by Mortgagor, as Maker ("Maker") in favor of Comerica Bank-Illinois As Successor In Interest By Merger to Affiliated Bank ("Comerica"), as Payee ("Payee") and that said Note was further secured by Guaranty of Note and Mortgage ("Guaranty") executed by Vance Shaf, as Guarantor ("Guarantor").

WHEREAS, the Mortgage, Note, and Guaranty and any and all loan documents related thereto are hereby incorporated by reference and made a part hereof, and

WHEREAS, Mortgagor, Maker of Note, and Guarantor have agreed to modify the terms of payment of the indebtedness and the amount of indebtedness to be evidenced by the Note, and

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

1. That the recitals contained in this Agreement are made a part hereof.

2. The parties hereby agree to modify the terms of repayment of indebtedness evidenced by the Note in the amount of Four Hundred Thousand (\$400,000.00) Dollars secured by the Mortgage and other Loan Documents recited herein.

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BMR
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3. The amount remaining on the indebtedness as of April 1, 1993 is Four Hundred Thousand (\$400,000.00) Dollars evidenced by the Note that Mortgagor, Maker and Guarantor in consideration of the evidence provided for herein promise and agree to pay said remaining principal balance of Four Hundred Thousand (\$400,000.00) Dollars secured by the Mortgage and Guaranty when therein provided. Said unpaid indebtedness and interest on the unpaid balance remaining from time to time unpaid shall be paid as follows:

Interest only payable monthly at a variable rate equal to One Three Quarters (1.75%) per cent in excess of the Prime Commercial Rate of Payee commencing on the 1st day of May, 1993 and on the 1st day of each month thereafter until the Note is paid in full. The final payment of principal and accrued interest, if not sooner paid by acceleration or otherwise, shall be due and payable on the 1st day of August, 1993. The "Prime Commercial Rate" means the rate publicly announced by Payee from time to time or its equivalent successor rate. All changes in the rate of interest due hereunder shall become effective automatically and without notice to the Maker on the same day the Prime Commercial Rate changes. Prime Commercial Rate does not mean the lowest rate of interest offered by Payee from time to time nor does it imply that said rate of interest is a preferred rate of interest or one which is offered by the Payee to its most credit worthy customers. Maker acknowledges and agrees that Payee made no representation whatsoever that the "Prime Rate" is the interest rate actually offered by Payee to Borrowers of any particular credit worthiness.

Interest shall be calculated hereunder on the basis of actual days in a month over a 360-day year. In the event that the unpaid principal balance of the Mortgage Note ("Note") becomes due and payable on a date other than the first day of a calendar month, a final payment of interest at the rate provided in the Note shall be due and payable on such date.

4. Prior Mortgages and Additional Default(s). That in reference to Parcel 1 Mortgagor has previously executed and delivered to Horizon Federal Savings & Loan Association a mortgage recorded as Document No. 88287005 (the "Prior Mortgage") which secures a Note for Two Hundred Fifty Thousand (\$250,000.00) Dollars (the "Prior Note").

That in reference to Parcel 2 Mortgagor has previously executed and delivered to Horizon Federal Savings & Loan Association a Mortgage recorded as Document No. 89069039 (the "Prior Mortgage") which secures a Note for Two Hundred Fifty Thousand (\$250,000.00) Dollars (the "Prior Note").

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Mortgagor covenants and agrees that any one or more of the following shall be a default(s) under the terms, covenants and provisions of the Note and/or the Mortgage: (a) Any default(s), renewal, extension, restructuring or refinancing of the indebtedness evidenced by the terms or covenants or conditions contained in any one or more of the Prior Notes or Prior Mortgages and/or any other document evidencing or securing the Note; (b) and thereafter Mortgagee may foreclose the Mortgage to perfect any rights Mortgagee may have under the loan documents or as may be provided bylaw or equity.

Anything in this Mortgage to the contrary notwithstanding, this Mortgage shall be, subject and subordinate to the terms, covenants and conditions contained in the Prior Mortgages.

In the event any amount paid out or advanced by the Mortgagee shall be used directly or indirectly to pay off any one of the Prior Mortgages or any other prior lien, Mortgagee shall be subrogated to such other lien or encumbrances and to any additional security held by the holder thereof and shall have the benefit of the priority of all of same.

Mortgagor shall furnish forthwith to Mortgagee a copy of each notice claiming a default(s) of any part under the Prior Notes or the Prior Mortgages at any time given by or received Mortgagor or any beneficiary of Mortgagor.

5. Mortgagor shall pay to Comerica the sum of One Half (1/2%) per cent on the balance of the principal due on the Note as of May 1, 1993 as and for an extension fee.

6. All the terms and provisions of the Mortgage, Note, and Guaranty shall remain in full force and effect except as modified by this Modification and Extension Agreement. The provisions of this Agreement shall not alter, amend, change, modify or discharge any of the other covenants and conditions contained in the Mortgage, Note, and Guaranty and any other documents executed in connection with the making of the Mortgage, Note, and Guaranty with Guarantor hereby agrees to be bound by and reaffirms all of the terms, covenants and conditions in said Guaranty and hereby acknowledge their legal benefit and consideration from this Modification and Extension Agreement. This Modification and Extension Agreement shall in no way impair the lien or change the priority of the Mortgage or other Loan Documents covered thereby.

7. All of the terms, covenants, conditions and agreements herein shall bind and the benefits and advantages shall inure to the successors and assigns of Comerica, and Mortgagor, Guarantor and to the heirs, executors, administrators and assigns of Guarantor.

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This Agreement is executed by LaSalle National Trust, N.A., not personally, but as Trustee under Trust No. 25-3044-00 in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said LaSalle National Trust, N.A. hereby warrants that it possesses full power and authority to execute the Instrument) and it is expressly understood and agreed that nothing contained herein or in the Note, or in any other instrument given to evidence the indebtedness secured hereby shall be construed as creating any liability on the part of said mortgagor or grantor, or on said LaSalle National Trust, N.A. personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant, either express or implied, herein contained, all such liability, if any, being hereby expressly waived by the mortgagee or Trustee under said Trust Deed, the legal owners or holders of the Note, and by every person now or hereafter claiming any right or security hereunder; and that so far as the mortgagor or grantor and said LaSalle National Trust, N.A. personally are concerned, the legal holders of the Note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby mortgaged or conveyed for the payment thereof by the enforcement of the lien created in the manner herein and in said Note provided or by action to enforce the personal liability of the guarantor or guarantors, if any. Trustee does not warrant, indemnify, defend title nor is it responsible for any environmental damage.

IN WITNESS WHEREOF, LaSalle National Trust, N.A., not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, this 29th day of April, 1992-1993

LaSalle National Trust, N.A.,
not personally but as Trustee as
aforesaid

ATTEST

Nancy A. Black
Trust Officer
ASSISTANT SECRETARY

BY

Rosemary Callan
Senior Vice President
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MORTGAGEE:

Comerica Bank-Illinois

Attest:

Calahill
Its Dr. Vice President

By Thomas C. Walker
Its Vice President

GUARANTOR:

The undersigned as Guarantor hereby consent to and agree to the forgoing Mortgage Loan Modification and Extension Agreement and Further re-adopt and reaffirm his Guaranty and that he shall remaining in full force and effect notwithstanding this Mortgage Loan Modification and Extension Agreement

Vance Shaf
Vance Shaf

STATE OF ILLINOIS)
COUNTY OF COOK) SS

I, KATHLEEN E. BYE, a Notary Public in and for said County, in the State aforesaid, Do Hereby Certify, that Rosemary Collins Vice President of LaSalle National Trust, N.A., As Trustee As Aforesaid and NANCY A. STACK ASSISTANT SECRETARY Trust Officer, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President, and Trust Officer, 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, did affix the corporate seal of said corporation to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation as Trustee as aforesaid, for the uses and purposes therein set forth.

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Given under my hand and Notarial Seal this 29th day of April, 1995.

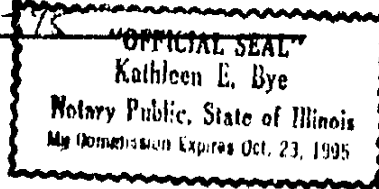
Kathleen E. Bye
Notary Public

My Commission Expires: 10-23-95

STATE OF ILLINOIS)

) SS

COUNTY OF COOK)



I, Marilyn Sue Crow, a Notary Public in and for said County, in the State aforesaid, Do Hereby Certify, that Thomas C. Wallace Vice President of Comerica Bank-Illinois and Catherine A. Cahill Assistant Secretary thereof, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President, and Assistant Secretary, 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, did affix the corporate seal of said corporation to said instrument as his own free and voluntary act and as the free and voluntary act of said Corporation as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 28th day of

April, 1995.

Marilyn Sue Crow
Notary Public

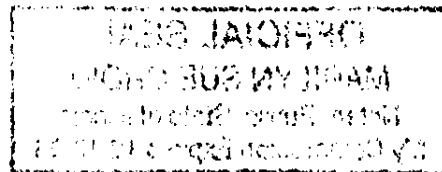
My Commission Expires: 12/16/96



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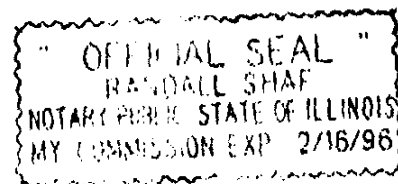
STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, RANDALL SHAF, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Vance Shaf, 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 he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 22 day of APRIL, 1993.

Randall Shaf
Notary Public

My Commission Expires: 2/16/96



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COOK COUNTY RECORDER

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EXHIBIT A 1 4 2 2 1 3 2

LEGAL DESCRIPTION

PIN# 04-29-101-018

Common Address:

2016 Franklin

Glenview IL 60025

as to Parcel 1

LOT 15 IN OAK HILL RESUBDIVISION #1, BEING A RESUBDIVISION OF OAK HILL SUBDIVISION OF PART OF THE NORTHWEST QUARTER OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED MARCH 16, 1983, AS DOCUMENT NUMBER 26536993, IN COOK COUNTY, ILLINOIS.

PIN# 04-07-401-056-0000

Common Address:

1331 Horizon Lane

Northbrook IL 60062

as to Parcel 2

LOT 1 IN GARDEN COURT II, BEING A RESUBDIVISION OF LOT 3 AND 4 OF NORTHBROOK COUNTRYSIDE FARMETTES, BEING A SUBDIVISION OF THE SOUTHWEST QUARTER AND THE SOUTHEAST QUARTER OF SECTION 7, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL IN COOK COUNTY, ILLINOIS.

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