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MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT made and entered into as of the 1st day of July, 1993, by and between NBD Bank, Successor by Merger to NBD Park Ridge Bank ("Bank") the owner of the mortgage hereinafter described and Christiana Industries Corp., an Illinois Corporation representing itself to be the owner of the real estate hereinafter and in said mortgages described ("Borrower").

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WITNESSETH

WHEREAS, the Borrower has heretofore executed and delivered to the Bank Borrower's Note dated January 3, 1989 with a maturity date of February 1, 1994 (hereinafter called the "Note") in the principal sum of FOUR HUNDRED THOUSAND AND NO/100 US DOLLARS (US\$400,000.00) payable to the order of the Bank, which Note is secured by a Mortgage (herein called the "Mortgage") and an Assignment of Real Estate Leases and Rentals (hereinafter called the "Assignment") dated January 3, 1989 and recorded on January 11, 1989 in the Recorder of Deeds Office in Cook County, in the State of Illinois, as documents No. 89-015681 and No. 89-015682, respectively, for certain Real Estate described as follows:

LOTS 1 TO 10 IN BLOCK 1 IN BECKER'S ADDITION TO ROGERS PARK, A SUBDIVISION OF THE PART OF LOTS 2 AND 3 IN THE PARTITION OF LOTS 2 AND LOTS 3 AND 4 IN THE PARTITION OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 31, TOWNSHIP 41 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LYING EAST OF THE STRIP OF LAND 17 FEET WIDE CONVEYED BY JACOB RELM AND WIFE TO CHICAGO AND NORTHWESTERN RAILROAD COMPANY RECORDED JUNE 26, 1903 IN BOOK 8205 P. 602 AS DOCUMENT 3409799.

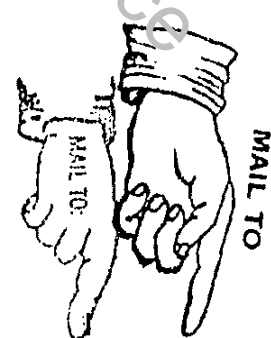
PIN NO.: 11-31-415-007
11-31-415-008
11-31-415-009
11-31-415-010
11-31-415-011

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COMMON ADDRESS: 6525 N. Clark Street
Chicago, Illinois 60626

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MORTGAGE MODIFICATION AGREEMENT
CHRISTIANA INDUSTRIES
July 1, 1993

THIS INSTRUMENT WAS PREPARED BY:
Consuelo S. Maksymelz
Commercial Loans - 5th Floor
NBD BANK - PARK RIDGE OFFICE
One South Northwest Highway
Park Ridge, IL 60068



REALTORNEY SERVICES # R8-107

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WHEREAS, the Borrower and the Bank have agreed to modify the interest rate and maturity date of the Note and the Bank is willing to do so provided the Note be replaced with a replacement note evidenced by Borrower's Installment Business Loan Note (herein called the "Replacement Note") executed and delivered to the Bank, having an issue date of July 1, 1993 and a maturity date of July 1, 1998 (herein called the "New Maturity Date") in the stated principal sum of THREE HUNDRED THIRTY NINE THOUSAND SIX HUNDRED SEVENTEEN AND 00/100 US DOLLARS (US\$339,617.00) payable to the order of the Bank (see Exhibit "A") and that the Mortgage be modified and amended as hereinafter set forth and subject to the terms, provisions and conditions hereinafter contained;

NOW, THEREFORE, in consideration of the foregoing and of the mutual covenants herein contained, the parties hereby agree as follows:

1. Commencing on the date hereof, the Note shall be replaced by the Replacement Note.

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2. The Mortgage is hereby modified and amended to provide that commencing the date hereof, the Replacement Note and any and all future renewals, extensions or substitutions thereof are secured thereby and all references in the Mortgage to the Note, and the "Note" shall hereafter be deemed to be references to the Replacement Note and any and all future renewals, extensions or substitutions thereof.

3. The maturity date of the indebtedness evidenced by the Note is hereby extended to the New Maturity Date as stated in the Replacement Note.

4. The interest rate of the Note is hereby modified to SEVEN AND ONE-HALF PERCENT (7.5%) per annum, fixed, as stated in the Replacement Note.

5. Wherever in the Mortgage, or any other instrument evidencing, securing and guaranteeing the Note (herein together called the "Original Loan Documents") reference is made to any other of the Original Loan Documents, such reference shall be deemed a reference to the Original Loan Documents as hereby modified and amended. In all other respects except as modified herein and by the replacement of the Note, with the Replacement Note, the Mortgage shall remain unmodified and in full force and effect.

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6. The execution and delivery of the Replacement Note by the Borrower to the Bank is intended by the parties to constitute an extension of the maturity date of the indebtedness evidenced by the Note, a change in the rate of interest applicable to the indebtedness evidenced by the Note, and a statement of the outstanding principal balance of the indebtedness evidenced by the Note as of the date of the Replacement Note, and it is not intended to be a new extension of credit.

IN WITNESS WHEREOF, the parties hereto have caused this Modification Agreement to be executed by their respective duly authorized officers all on and as of the day, month and year first above written.

BORROWER:
CHRISTIANA INDUSTRIES CORP.

By: *Ronald A. Smith*, President
Ronald A. Smith

Its: _____ President _____

Attest

By: *Donald A. Conarty Jr.*
Title: ACCOUNTING MANAGER

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NBD BANK

By: *William B. McKinley*
Title: William B. McKinley
Vice President

THIS INSTRUMENT WAS PREPARED
BY AND MAIL TO:
CONSUELO S. MAKSYMETS
COMMERCIAL LOANS
NBD PARK RIDGE BANK
ONE SOUTH NORTHWEST HIGHWAY
PARK RIDGE, ILLINOIS 60068

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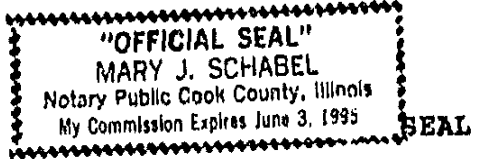
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State of Illinois)
County of Cook) SS

I, MARY J. SCHABEL, a Notary Public in and for said County, in the State aforesaid, do hereby certify that William B. McKinley, Vice President of NBD Bank, a corporation organized and existing under the laws of the State of Illinois, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Vice President, appeared before me this day in person and acknowledged that he/she signed and delivered the said instrument as his/her own free and voluntary acts, and as the free and voluntary act of said banking corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal, this 2ND day of JULY, 1993.

Mary J. Schabel
Notary Public

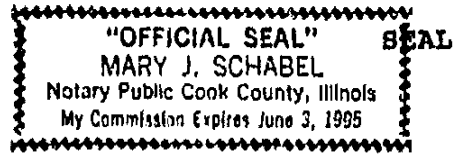


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State of Illinois)
County of Cook) SS

This instrument was acknowledged before me on this 2ND DAY OF JULY, by RONALD A SMITH [name(s)]' PRESIDENT [title(s)]'

Mary J. Schabel
Notary Public



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Exhibit "A" Installment Business Loan Note

Due July 1, 1998 \$ 339,617.00
 No. 1014467 / 0159190 (Date July 1, 1993)

Promise to Pay: For value received, the undersigned (the "Borrower") promises to pay to

FDD Bank
 (the "Bank") or order, at the Bank's main office in Wheaton, Illinois,
 the sum of THREE HUNDRED THIRTY NINE THOUSAND SIX HUNDRED SEVENTEEN AND NO/100
 DOLLARS (\$ 339,617.00) plus interest computed on the basis of the actual number of days elapsed
 in a year of 360 days at the rate of

- 7.5 % per annum (the "Note Rate") until maturity, whether by acceleration or otherwise, and at the rate of 3% per annum above the Note Rate on overdue principal from the date when due until paid; or
- 7 % per annum above the rate announced from time to time by the Bank as its "prime" rate (the "Note Rate"), which rate may not be the lowest rate charged by the Bank to any of its customers, until maturity, whether by acceleration or otherwise, and at the rate of 3% per annum above the Note Rate on overdue principal from the date when due until paid. Each change in the "prime" rate will immediately change the Note Rate.

In no event shall the interest rate exceed the maximum rate allowed by law; any interest payment which would for any reason be deemed unlawful under applicable law shall be applied to principal.

The Borrower will pay this sum in fifty-nine (59) consecutive monthly installments of \$4,421.60 including interest, commencing August 1, 1993, until the maturity date of July 1, 1998

at which time the entire balance of unpaid principal plus accrued interest shall be due and payable immediately. 83603276

Business Loan: Borrower acknowledges and agrees (i) that this note evidences a business loan for the purpose of financing a commercial enterprise carried on for the purpose of investment or profit within the purview of Section 6404(1)(c), Chapter 17, of the Illinois Revised Statutes and is not subject to any usury law or limitation of the State of Illinois, and (ii) the obligation evidenced by this note is an exempt transaction under the Federal Truth-in-Lending Act, 15 U.S.C., Section 1601 et seq.

Prepayment Premium: (Check if applicable) The Borrower may at any time prepay this note, in whole or in part, provided it pays a premium on the amount to be prepaid at the rate of _____ percent per annum for the period between the date of prepayment and the fixed maturity or maturities of the principal to be prepaid.

If the preceding paragraph is not checked, the Borrower may prepay this note, in whole or in part, without premium or penalty. In any event, all prepayments shall be applied to installments of principal in their inverse order of maturity, and no prepayments shall reduce the dollar amount of fixed principal installments required to be paid, until this note is paid in full.

Security: To secure the payment of this note and any other present or future liability of the Borrower to the Bank whether several, joint, or joint and several, the Borrower pledges and grants to the Bank a continuing security interest in the following described property and all of its additions, substitutions, increments, proceeds and products, whether now owned or later acquired ("Collateral"):

1. All securities and other property of the Borrower in the custody, possession or control of the Bank (other than property held by the Bank solely in a fiduciary capacity);
2. All property or securities declared or acknowledged to constitute security for any past, present or future liability of the Borrower to the Bank;
3. All balances of deposit accounts of the Borrower, with the Bank;
4. The following additional property of the Borrower: a Mortgage and an Assignment of Rents and Leases, both dated January 3, 1989, and both recorded in Cook County Recorder of Deeds on January 11, 1989, as Document No. 8901568 and Document No. 8901568, respectively; and a Mortgage Modification Agreement dated July 1, 1993.

Bank's Right to Setoff: The Bank shall have the right at any time to apply its own debt or liability to the Borrower or to any other party liable on this note in whole or partial payment of this note or other present or future liabilities of the Borrower to the Bank, without any requirement of mutual maturity.

Related Documents: The terms and provisions of any loan agreement, mortgage, security agreement or any other document executed as part of the loan evidenced by this note are hereby incorporated by reference and made a part of this note.

Representations by Borrower: If the Borrower is a corporation, it represents that it is a corporation duly organized, existing and in good standing under the laws of its state of incorporation, and that the execution and delivery of this note and the performance of the obligations it imposes are within its corporate powers, have been duly authorized by all necessary action of its board of directors, and do not contravene the terms of its articles of incorporation or bylaws. If the Borrower is a general or limited partnership, it represents that it is duly organized and existing and that the execution and delivery of this note and the performance of the obligations it imposes do not conflict with any provision of its partnership agreement and have been duly authorized by all necessary action of its partners. Each Borrower represents that the execution and delivery of this note and the performance of the obligations it imposes do not violate any law and do not conflict with any agreement by which it is bound, and that no consent or approval of any governmental authority or any third party is required for the execution or delivery of this note or the performance of the obligations it imposes and that this note is a valid and binding agreement, enforceable according to its terms. Each Borrower further represents that all balance sheets, profit and loss statements, and other financial statements, if any, furnished to the Bank are accurate and fairly reflect the financial condition of the organizations and persons to which they apply on their effective dates, including contingent liabilities of every type, which financial condition has not changed materially and adversely since those dates.

Waiver of Jury Trial: The Bank and the Borrower, after consulting or having had the opportunity to consult with counsel, knowingly, voluntarily and intentionally waive any right either of them may have to a trial by jury in any litigation based upon or arising out of this note or any related instrument or agreement or any of the transactions contemplated by this note or any course of conduct, dealing, statements, whether oral or written, or actions of either of them. Neither the Bank nor the Borrower shall seek to consolidate, by counterclaim or otherwise, any such action in which a jury trial has been waived with any other action in which a jury trial cannot be or has not been waived. These provisions shall not be deemed to have been modified in any respect or relinquished by either the Bank or the Borrower except by a written instrument executed by both of them.

See reverse side for additional terms and conditions including events of default Borrower:

Address: 6500 North Clark Street Christiana Industries Corp.
Chicago, Illinois 60626
 Address: _____ BY: [Signature]

Approved By	N
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