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MODIFICATION AGREEMENT

Loan #8228

THIS MODIFICATION AGREEMENT made this 19th day of August, 19 93, by and between Metropolitan Bank & Trust Co. as Trustee u/t/a dated 10/10/90 and known as whose address is 1201 S. Campbell Ave. Chicago, IL 60608 Trust#1806. (hereinafter called "Mortgagor") and METROPOLITAN BANK AND TRUST COMPANY, an Illinois banking corporation, with an office at 2201 West Cermak Road, Chicago, Illinois 60608 (hereinafter called "Mortgagee").

WITNESSETH:

DEPT-01 RECORDINGS \$27.50
T#7777 TRAN 6138 08/30/93 09:14:00
#0032 # -93-684882
COOK COUNTY RECORDER

This Agreement is based upon the following recitals:

A. On November 10, 1989, for full value received, Mortgagor executed and delivered to Mortgagee its Promissory Note in the principal amount of Two Hundred and Fifty Thousand and 00/100th Dollars (\$250,000.00) (hereinafter called the "Note"), and secured the payment thereof by granting to Mortgagee, among other things, a certain Mortgage (hereinafter called the "Mortgage"), of even date with said Note, covering certain improved real property in the County of Cook, State of Illinois, which Mortgage was recorded on November 10, 1989, as Document No. 89537597, with the Recorder of Deeds/Registrar of Titles of Cook County, Illinois, covering the property described on Exhibit "A" attached hereto and made a part hereof (hereinafter called the "Mortgaged Premises").

B. Mortgagor has requested that certain modifications be made in the above-mentioned Note and Mortgage.

C. The outstanding principal balance of said Note as of August 19, 1993, is \$ 162,734.20.

D. Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises (unless disclosed to Mortgagee, and such subsequent lienholder has agreed to consent to this Modification Agreement and subordinate its lien to the lien of the Mortgage, as herein modified, which Consent and Subordination is attached hereto as Exhibit "B"), and that the lien of the Mortgage, as herein modified, is a valid, first and subsisting lien of said Mortgage Premises.

NOW THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereto do hereby mutually agree that the Note and Mortgage are hereby modified as follows:

1. The rate will be reduced to 8%.

The new monthly principal & Interest payment will be \$4,365.37

2. The maturity date will be March 10, 1997.

Prepared by: Metropolitan Bank & Trust Co.
2201 W. Cermak Road
Chicago, Illinois 60608

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3. All other Terms and conditions will remain the same.

4. _____

In consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as hereinabove set forth, Mortgagor does hereby covenant and agree to pay the balance of the indebtedness evidenced by the Note and secured by the Mortgage as herein modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect, and Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises held by Mortgagee, except as otherwise disclosed herein, and that the lien of the Mortgage is a valid, first and subsisting lien on said Mortgaged Premises.

Nothing herein contained shall in any manner whatsoever impair the Note and the Mortgage as modified hereby, or the first lien created thereby or any other documents executed by Mortgagor in connection therewith, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents, except as herein expressly modified, nor affect or impair any rights, powers, or remedies of Mortgagee under any of the above-mentioned documents. Except as hereinabove otherwise provided, all terms and provisions of the Note, Mortgage and other instruments and documents executed in connection with the subject mortgage loan, shall remain in full force and effect and shall be binding upon the parties hereto, their successors and assigns.

IN WITNESS WHEREOF, this instrument has been executed by the parties hereto in manner and form sufficient to bind them, as of the day and year first above written.

METROPOLITAN BANK AND TRUST COMPANY:

Attest:

By: Victoria Davis, Asst. L.O.

Its Secretary
Victoria Davis, Asst. L.O.

By: Kathleen Martinez, V.P.

Its Vice President
Kathleen Martinez, V.P.

MORTGAGOR: Metropolitan Bank & Trust Company
as Trustee u/t/a dated 10/10/90 a/k/a #1806.

Witness/Attest:

Cheryl Breuckmann
Cheryl Breuckmann, Assn't. Trust Officer

Abraham Kritzer
Abraham Kritzer, Senior Vice President

[Add Appropriate Acknowledgments]

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EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

PARCEL 1:

ALL OF LOTS 15, 16, 17 AND LOT 18 (EXCEPT THE NORTH 17 FEET THEREOF TAKEN FOR THE WIDENING OF ROOSEVELT ROAD) AND PART OF LOT 14 LYING NORTH OF THE FOLLOWING DESCRIBED CENTER LINE OF A 12 INCH BRICK WALL; BEGINNING AT A POINT IN THE WEST LINE OF SAID LOT 14, AND ON THE CENTER LINE OF SAID WALL, SAID POINT BEING 92.56 FEET NORTH OF THE SOUTH WEST CORNER OF LOT 13; THENCE EAST ON SAID CENTER LINE TO A POINT IN THE EAST LINE OF SAID LOT 14, SAID POINT BEING 203.80 FEET SOUTH OF THE NORTH EAST CORNER OF SAID LOT 18, ALL IN BLOCK 1 IN OGDEN AND COGGILL'S SUBDIVISION OF LOTS 2, 3, 5 TO 8, INCLUSIVE, AND LOTS 13 TO 18, INCLUSIVE, OF OGDEN'S SUBDIVISION OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.#16-24-205-001, Lots 16, 17, & 18. P.I.N.#16-24-205-073, Lot 15 & part of 14.
PARCEL 2:

THAT PART OF LOTS 12, 13 AND 14, TAKEN AS TRACT, DESCRIBED AS FOLLOWS:
(NOTE: THE WEST LINE OF LOTS 13 AND 14 IS ASSUMED AS "DUE NORTH" FOR THE FOLLOWING COURSES):

BEGINNING AT THE SOUTHWESTERLY CORNER OF SAID LOT 12, THENCE NORTH 24 DEGREES 28 MINUTES 10 SECONDS WEST ON THE WESTERLY LINE THEREOF, 63.95 FEET TO THE CENTER LINE OF A 17 FOOT BRICK WALL, FOR THE PLACE OF BEGINNING; THENCE NORTH 65 DEGREES 41 MINUTES EAST ON SAID CENTER LINE 130.68 FEET TO THE CENTER LINE OF A 12 INCH BRICK WALL; THENCE NORTH 24 DEGREES 19 MINUTES WEST ON SAID LINE, 3.80 FEET TO THE CENTER LINE OF A 12 INCH BRICK WALL; THENCE NORTH 89 DEGREES 49 MINUTES EAST ON SAID LINE, 50.94 FEET TO THE EAST LINE OF SAID LOT 13; THENCE "DUE NORTH" ON THE EAST LINE OF SAID LOTS 13 AND 14, 79.0 FEET TO THE CENTER LINE OF A 12 INCH BRICK WALL; THENCE NORTH 89 DEGREES 40 MINUTES WEST ON SAID LINE, 188.94 FEET TO THE WEST LINE OF SAID LOT 14; THENCE "DUE SOUTH" ON SAID WEST LINE OF LOTS 13 AND 14, 92.56 FEET TO THE SOUTH WEST CORNER OF LOT 13, BEING ALSO THE NORTH WEST CORNER OF SAID LOT 12; THENCE SOUTH 24 DEGREES 28 MINUTES 10 SECONDS EAST ON THE WESTERLY LINE OF LOT 12, 49.41 FEET TO THE PLACE OF BEGINNING, ALL IN BLOCK 1 IN THE SUBDIVISION OF LOTS 2 AND 3 AND 5 TO 8, INCLUSIVE AND LOTS 13 TO 18 INCLUSIVE OF OGDEN'S SUBDIVISION OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 24, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, IN COOK COUNTY, ILLINOIS.

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EXHIBIT "A"-1 ATTACHED HERETO AND MADE A PART THEREOF

STATE OF ILLINOIS)
)SS.
COUNTY OF COOK)

I, Angie Pereda, a Notary Public in and for said County, in the State of aforesaid, DO HEREBY CERTIFY THAT on this day personally appeared before me, Victoria Davis and Kathleen Martinez, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Assistant Loan Officer and Vice President of Metropolitan Bank & Trust Company, and acknowledge that they signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes set forth.

Given under my hand and Notarial seal this 20th day of August, 19 93.

Angie Pereda
Notary Public



STATE OF ILLINOIS)
)SS.
COUNTY OF COOK)

I, Angie Pereda, a Notary Public in and for said County, in the State of aforesaid, DO HEREBY CERTIFY THAT on this day personally appeared before me, Cheryl Brueckmann and Abraham Kritzer, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Assistant Trust Officer and Senior Vice Pres. of Metropolitan Bank & Trust Company, and acknowledge that they signed, sealed, and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my hand and Notarial seal this 20th day of August, 19 93.

Angie Pereda
Notary Public



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