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MODIFICATION AGREEMENT

THIS AGREEMENT, made this 27th day of October, 1993 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender"), and JOEL H. KAPLAN, divorced not since remarried, ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated June 29, 1993 in the principal sum of FOUR HUNDRED THOUSAND AND NO/100 Dollars (\$400,000,00).
- H. The Note is secured by a Mortgage dated June 29, 1993 and recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #93531743 which encumbers the following described real estate:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

TAX J D #: 17-10-105-014-1018
Property Audress: 100 E. Huron Unit 1304
Chicago, Illinois 60611

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is THREE HUNDRED NINETY SIX THOUSAND, FOUR THIRTY ONE AND 75/100 DOLLARS (\$396,431.7f) such sum is evidenced by the Note and Mortgage.
- D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage.

NOW, THEREFORE, the parties, notwithstinding anything contained to the contrary in the Note or mortgage agree as follows:

- The per annum interest rate on said Note will change to 7.00% effective November 1, 1993.
- 2. The monthly principal and interest payment will change to \$3,598.22 effective December 1, 1993 and monthly thereafter until the final payment on July 1, 2008. The payment is based on the scheduled principal balance of \$395,226.94 remaining as of the interest change date and the remaining amortization term of 176 months.
- Except as modified by this Modification Agreement, all of the provisions of the Note and Mortgage shall remain in full force and effect.

भागतम्बद्धाः च्या ४ व्यापारः वर्णाः सञ्चलः च्या च्या भागतः । अत्या स्थः सः वर्णाच्यः ७०-५३:५३) १६८/देष्यं दर्गाः १६४) १९४४ - ४६४५) १

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IN WITNESS WHEREIN TO FAIL IN THE ABOVE WRITTEN.	The Constituted the treat rument	
	AMERICAN NATIONAL BANK AND TRUST	
	TTS: YP	
ATTEST:	.10.	
AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO		
BY: Ganus U whomey		
ITS: Octmunistaction		
STATE OF ILLINOIS)) SS COUNTY OF COOK)		
known to me to be the administration known to me to be the name persons we foregoing instrument, appeared before severally acknowledged that as such of said Bank, they signed are caused the corporate seal of said Bank to authority given by the Boar's of Direct and voluntary act and as the free and Bank for the uses and purposes therein	of be the Vice President of MPANY OF CHICAGO, and personally of said Bank, and personally hose names are subscribed on the re me this day in person and Vice President and Aministrated delivered said instrument and to be affixed thereto, pursuant ectors of said Bank, as their free divoluntary act and deed of said a set forth.	ako e
November, 1993	No Public Our Mules	
My commission expires:	"OFFICIAL SEAL" ILONA M. RUBAB IGGARY PUBLIC, STATE OF ILLINOIS	
CONSENT AND ACKNOWLEDGE	2 My Compiler on Expires 01/29/96 2	
XXIIV		93:
JOEL R./ KAPLAN	$O_{\kappa_{*}}$	93985690
STATE OF ILLINOIS) SS		390
COUNTY OF COOK	CO	···•
who	, a Notary Public in and for foresaid, DO HEREBY CERTIFY THAT is personally known to me to be	
the same person whose name is subscrik appeared before me this day in person signed and delivered the said Instrument act, for the uses and purposes therein siven, under my hand and Notan 1973.	need to the foregoing instrument, and acknowledged that he not as Assault free and voluntary set forth.	
	// // / / CORDICIA SEAL	
My commission expires:	MY COVMISSION EXPIRES 7-8-97 THIS INSTRUMENT WAS PREPARED BY: M. Jean Barreyro	
	American National Bank and Trust Company	
MAIL ST	33 North LaSalle Street Chicago, IL 60690	

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Proberty of Cook County Clark's Office

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UNIT 1304 THE 100 EA: HURON STREET CONDOMINIUM, AS BELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 2 IN CHICAGO PLACE A RESUBDIVISION OF THE LAND, PROPERTY AND SPACE WITHIN BLOCK 45 (EXCEPT THE EAST 75.00 FEET THEREOF) IN KINZIE'S ADDITION TO CHICAGO IN THE NORTH HALF OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,

06/04/93 This commitment valid only if Schedule B is attached, page 1 of A

ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 7, 1990 AS DOCUMENT 90435974, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 90620268, AND AS AMENDED FROM TIME TO TIME TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON GLEMENTS, ALL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

EASEMENT APPURTENANT FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS, STRUCTURAL SUPPORT, USE OF FACILITIES, APARTMENT EASEMENT FACILITIES, SIGN AND CANOPY, COMMON WALLS, CEILINGS AND FLOORS, UTILITIES, DELIVERIES. RECTIVING ROOM AND TRASH COMPACTOR ROOM, TRUCK RAMP, MECHANICAL ROOMS ACCESS TO BUILDING ENTRANCES, EMERGENCY STAIRWAY, ENCROACH ENTS, EMERGENCY GENERATOR, GIRDERS SUPPORTING APARTMENT TOWER, RETAIL BUILDING ROOF ACCESS, PARKING SHUTTLE AND APARTMENT OWNED FACILITIES AS DESCRIBED IN THE EASEMENT AND OPERATING AGREEMENT RECORDED OCTOBER 5, 1990 AS DOCUMENT 90487310 OVER AND ACROSS THE FOLLOWING DESCRIBED LAND:

A) RETAIL PARCEL LEGAL DESCRIPTION:

THE LAND, PROPERTY AND SPACE, LYING WITHIR THE BOUNDARIES, PROJECTED VERTICALLY, OF THE FOLLOWING DESCRIBED TRACT.

LOTS 1, 3 AND 4 IN CHICAGO PLACE A RESUBDIVISION OF THE LAND. PROPERTY AND SPACE WITHIN BLOCK 46 (EXCEPT THE EAST 75.00 FEET THEREOF) IN KINZIE'S ADDITION TO CHICAGO IN THE NORTH HALF OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 7, 1990 AS DOCUMENT 90435974.

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