9 995 NOF EXTREME T

cover of the Mortgage or Trust Deed hereinafter described ("Mortgages") and Albany Pank and Trust Company N.A. UTA # 11-4926 or themselves to be the owner or owners of the real estate hereinafter and in said Trust Dued or Mortgage described ("Owner"). MITMESSETH: 1. The parties hereby agree to extend the time of payment of the indebtedness avidenced by the principal promissory Note or Notes of Albany Bank and Trust Company N.A. UTA# 11-4926 dated August 12, 1993. secured by a Mortgage or Trust Deed in the nature of a Mortgage recorded August 12, 1993. in the office of the Recorder of Deeds. Cook County, Tilinois as Document No. 91-638305; conveying to Albany Bank's Trust Coo. N.A. certain real estate in Cook County, Tilinois described as follows: LOTS 6, AND 7 IN 1.W. HILL'S SUMMIVISION OF LOTE 11 AND 12 IN WERTLERS' SUBDIVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 16 F687 OF REDEVISION OF THE EAST OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 16 F687 OF REDEVISION OF THE EAST OF THE AUGUST AND AUGU	This indenture, made this 12th day of November Albany Bank & Trust Company N.A.	1993 by and between the holder and
or themselves to be the owner or owners of the real estate hereinafter and in said Trust Dood or Mortgage described "Cowner"). MTMPRESPRIII. 1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal promissory Note or Notes of Albany Bank and Trust Company N.A. 1977/# 11-4926 a Mortgage or Trust Deed in the nature of a Mortgage recorded August 12, 1993 19 in the office of the Recorder of Deeds. Cook County, Tilinois as Document No. 93-69305 conveying to Albany Bank & Trust Coo. N.A. certain real estate in Cook County, Illinois described as follows: LOTS 6, AND 7 IN J.W. HILL'S SUSSILVISION OF LOTE IL AND 12 IN WERTIERS SUBDIVISION OF THE WEST 4 OF SECTION 29, TOWNSHIP 40 NORTH, RANSE 14 EAST OF RESULTION OF THE WEST 4 OF SECTION 29, TOWNSHIP 40 NORTH, RANSE 14 EAST OF RECTION 29, TOWNSHIP 40 NORTH, RANSE 14 EAST OF REMEMBER PRINCIPAL 127.00 MERIDIAN, IN COOK COUNTY, ILLINOIS. 14-29-417-016 2. The amount remaining unpaid on the indebtedness is \$ 165,000.00 3. Said remaining unpaid on the indebtedness is \$ 165,000.00 3. Said remaining unpaid on the indebtedness is \$ 165,000.00 3. Said remaining in installments as follows: interest only the paid on or before May 11, 1994 3. And the Owner in Consideration of such extension promises and agrees to be the entire indebtedness secured by said Mortgage, or Trust Deed as therein provided, as hereby extended, at the rate off-2 Floatings cent per annum in installments as follows: interest only the control of the period of the principal on May 11, 1994 and Interest for maturity of said principa was hereby extended, at the rate off-2 Floatings of the principal was hereby extended at the aforementioned rate of interest rate shall be adjusted to a control of the principal of the beauties of the principal	owner of the Mortgage or Trust Deed hereinafter described ("	representing himself
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- 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 extension had not been granted.
- 5. The Owners are prohibited from selling, conveying, assigning the beneficial interest in and to, entering into Articles of Agreement for the sale of, leasing, renting, or in any manner transferring title to the mortgaged premises without the prior written consent of the mortgagee. Failure to obtain prior written consent shall constitute a default hereunder entitling the mortgagee to declare the whole of the debt immdedately due and payable.
- 6. A late charge in the amount of 5 % of this monthly payment do be assessed for any payment made more than 15 days after due date. _% of this monthly payment due hereunder will
- 7. This loan is payable in full at the end of 180 days years. At maturity, or if the holder or holders of the Note demand payment the entire principal balance of the loan and unpaid interest then due shall be paid forthwith. The holder or

INCOMPAGE 1

holders of the Note are under no obligation to refinance the loan at that time. The Owner therefore will be required to make payment out of other assets, or will have to find a lender willing to lend the money at prevailing market rates which may be considerably higher that the interest rate on this loan.

- 8. This Agreement is supplementary to said Mortgage or Trust Deed. All the provisions of the principal Note or Notes, including the right to delare principal and accrued interest due for any cause specified in said Mortgage or Trust Deed or Notes, but not including any prepayment privilege unless herein expressly provided for, shall remain in full force and effect except as herewith expressly modified. agrees to perform all the covenants 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 or entities, their liability hereunder shall be joint and several.
- 9. The Mortgagee vider the Mortgage or Trust Deed extended herein shall execute this document solely as a party to the agreement and reserves the right of acceptance of this agreement subject to receipt of an acceptable endorsement to a title insurance policy covering the recording or registration of this agreement, showing conditions of title which are acceptable to the Mortgagee.

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11. The Beneficiary of Borrower/Guarantor may be required to provide Albank with annual personal financial statements and annual business statements during the term of the loan. Additionally, the Borrower/Guarantor will be required to provide Albank with annual operating statements for the property. These statements minimally will show the total rental income for the subject property as well as the annual expenses. All statements, as well as any supporting documentation i.e. leases, estoppel letters, financial statements in major tenants, or other information Albank may require, shall be in the hands of Albank with 90 days after the close of the Personal Financial Statements shall be due on the anniversary date of year end. the loan.

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

ALBANY BANK AND TRUST CO. N.A. U/T/A #11-4926 as Trustee as aforesaid and not personally

ALBANY BANT AND TRUST COMPANY N.A.

CONSENT TO EXTENSION AGREEMENT

The undersigned endorser or enddorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers, hereby

consent to the foregoing Extension Agreement.

(SEA Gingerich Family

ustee and not personally

RETURN TO: Box 35 Albany Bank and Trust Company N.A. 3400 West Lawrence Avenue Chicago, Illinois 60625

The principle of accounts of the control of the con of any of the covenants, statements, representations or warranties contained in this instrument.

This Document Prepared by:

Gary A. Worcester, Senior Vice President Albany Bank and Trust Company N.A. 3400 West Lawrence Avenue Chicago, Illinois 60625

ACKNOWLEDGEMENT RIVER AT LAND THE INTER	EX EALI N ACREMENT PART November 12, 1993
STATE OF ILLINOIS)	93995841
) SS	
COUNTY OF COOK)	
I, the undersigned, a Notary Publ DO HEREBY CERTIFY that John R. Wal	ic in and for said County in the State aforesaid,
personally known to me to be the to the foregoing instrument, appe	ared before me this day in person and acknowledged delivered the said instrument as their free free for the uses and purposes therein
	notarial seal this 3rd day of December 1993
GR Notary Pub	Grace & Stanton
My Commis	"OFFICIAL SEAL"
STATE OF ILLIVOIS)	GRACE E. STANTON Notery Public Cook County, Illinois My Commission Expires Feb. 17, 1996
COUNTY OF COOK /	\$
I, the undersigned, Wotary Publ: DO HEREBY CERTIFY that Arnold	ic in and for said County, in the State aforesaid, J. Karzov, Trust Officer
	of Albany Bank and Trust Company , N. A.
and <u>Michael Bentcover</u> , vice P are personally known to me to be t foregoing instrument as such	the same persons whose names are subscribed to the
	ly, appeared before me this day in person and ack-
nowledged that they signed and del	ivered the said instrument as their own free and
voluntary act and as the free and for the uses and purposes therein	voluntary act of said Bank, as Trustee as aforesaid, set forth, and the said Vice President
then and there acknowledged that s	said <u>Vice President</u> , as custodian
of the corporate seal of said Bank	own tree and voluntary act and as the free
and voluntary act of said Bank, as therein set forth.	Trustee is aforesaid, for the uses and purposes
	notarial seal this 3rd day of December 1993
GRACE E. STANTON	Grace Contaction
Notary Public Cook County, Illinois My Commission Expires Feb. 17, 1996	Notary Public

STATE OF ILLINOIS)	4
) SS COUNTY OF COOK)	'0'
COON I OF COOK	O_{r}
I, the undersigned, a Notary Publi DO HEREBY CERTIFY that Michael	c in and for said County in the State aforesaid, 1 Bentcover, Vice President
	and Gary A. Wowester
Senior Vice President	of ALBANY BANK AND TRUST COMPANY, me to be the same persons whose names are subscribed
to the foregoing instrument as suc	ch officers
that they signed sealed and deli	appeared before me this day in person and acknowledged vered the said instrument in writing as their free
and voluntary act, and as the free	and voluntary act of ALBANY BANK AND TRUST COMPANY,
N. A. for the uses and purposes the said corporation to be thereto att	merein set forth, and caused the corporate sear or
	2 a British 2 a British
Given under my hand and	notarial seal this 3rd day of December 1993
"OFFICIAL SEAL" E N	lotary Public
GRACE E. STANTON Notary Public Cook County, Illinois	in the second of
My Commission Expires Feb. 17, 1996	

UNOFFICIAL COPY

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