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EXHIBIT "A"

LEGAL DESCRIPTION:

THE NORTH HALF OF THE NORTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

27-20-300-002

RECORDED

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EXHIBIT "B"
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LUTHERAN CHURCH EXTENSION FUND—MISSOURI SYNOD

1333 South Kirkwood Road, St. Louis, MO 63122-7295

Promissory Note with Balloon Balance

\$ 740,516.28

Dated as of July 27, 1992

FOR VALUE RECEIVED, The undersigned ("Maker") promises to pay to the order of LUTHERAN CHURCH EXTENSION FUND—MISSOURI SYNOD, A Missouri corporation ("Payee"), the principal sum of SEVEN HUNDRED FORTY THOUSAND FIVE HUNDRED SIXTEEN AND 28/100 dollars (\$ 740,516.28)

together with interest from the date hereof at the rate of SEVEN AND A HALF percent (7.50%) per annum on the principal sum from time to time remaining unpaid. Principal and interest shall be due and payable in 23 consecutive monthly installments as follows:

1. SIX (6) MONTH INSTALLMENTS OF INTEREST ONLY BEGINNING 7-31-92, AND 16 equal consecutive monthly installments of FIVE THOUSAND SIX HUNDRED AND 72/100 dollars (\$ 5,600 72) each, the first such installment being due and payable on the 31st day of JANUARY, 1993 and subsequent installments being due and payable on the 31st day of each and every month of the next succeeding 15 months thereafter; and
2. A 23rd monthly ("balloon") installment, in the full amount of the remaining balance of principal and interest being due and payable, on the 31st day of MAY, 1994.

All payments on account of the indebtedness evidenced by this note shall be first applied to the payment of interest on the unpaid principal balance hereof, and the excess remaining thereafter shall be credited to principal.

All payments hereunder shall be made to Payee at 1333 South Kirkwood Road, St. Louis, MO 63122-7295, or at such other place as the payee of this note may, from time to time, designate in writing delivered or mailed to the Maker.

Maker reserves the right to prepay this note in whole, or subject to the conditions hereinafter stated, in part, on any installment payment date, without premium or penalty and without prior notice to the Payee. It is acknowledged that the required installments hereunder are not in an amount sufficient to repay the indebtedness evidenced hereby with interest at the stipulated rate, in 23 equal monthly installments over a period of 23 months; but that the 23rd installment is a larger ("balloon") installment of all unpaid principal and interest. Any such prepayment shall be first applied against accrued but unpaid interest, and the excess, if any, shall be then applied against principal, in the inverse order of actual maturity of installments hereunder (i.e., shall be first applied against the 23rd monthly installment). No such partial prepayment shall relieve Maker of its obligation to pay the required monthly installments hereunder until the entire indebtedness, together with interest, has been paid in full.

This note is secured by a deed of trust or mortgage bearing even date herewith to, or for the benefit of, Lutheran Church Extension Fund—Missouri Synod, on real estate situated in the County of COOK, State of ILLINOIS.

Payee may extend the terms of payment of this note beyond maturity, at its option, by written notice to Maker at any time, evidencing the terms of such extension. The terms of such extension shall include any or all of the following, which may be the same as, or different from, such terms in effect hereunder at the time of such extension: rate of interest, number of installment payments, amount of installment payments, period of due dates of installments and amount of initial principal balance to be paid under such extension (provided that such initial principal balance is equal to or less than the total principal balance due hereunder as of the date of such extension).

In the event that Maker shall be dissolved, merge with any other congregation, cease to be a member congregation of The Lutheran Church—Missouri Synod, or cease to use the real estate subject to the aforementioned deed of trust or mortgage for regular worship services, or for school, parsonage, teacherage, or other religious purposes, the entire principal sum remaining unpaid, together with accrued interest, may be declared immediately due and payable at the option of payee.

In the event that Maker shall, subsequent to the date hereof, engage in further borrowing, or become voluntarily indebted to any other lender, without the written consent of the holder hereof, the entire principal sum remaining unpaid herein, together with accrued interest, may be declared immediately due and payable at the option of the payee.

In the event of default in the payment of any installment of principal or interest when due in accordance with the terms hereof, or on default in the performance of any agreement contained in said deed of trust or mortgage, the entire principal sum remaining unpaid herein, together with accrued interest, may be declared immediately due and payable at the option of the payee.

If any installment hereunder, or any portion thereof, is not paid when due, whether at stated maturity or by declaration, a late charge penalty of two percent (2%) of such past due amount shall be added to the amounts due hereunder, except that if such penalty is regarded as interest under applicable law, such penalty, when added to other interest due hereunder shall not exceed the maximum legal rate of interest permissible.

No delay, omission or indulgence by Payee in exercising or enforcing any rights or remedies shall impair or affect the same or be construed to be a waiver of or acquiescence in any default. Any single or partial exercise of any rights or remedies shall not preclude any other or further exercise thereof. No waiver by the Payee hereof shall be valid unless in writing signed by said Payee, and then only to the extent specifically set forth in said writing.

Time for the payment and performance of each and all of the obligations of the undersigned shall be of the essence hereof.

The terms and provisions of this note shall inure to the benefit of any assignee, transferee, or holder or holders hereof, and, in the event of any transfer or assignment of this note, each and all of the rights, remedies, powers, privileges and benefits herein granted the Payee shall automatically be vested in the assignee, transferee, holder or holders.

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Maker and all endorsers hereof severally waive presentment for payment, protest, notice of non-payment and of protest, and agree to pay all reasonable costs of collection, including attorneys' fees.

IN WITNESS WHEREOF, the Maker has executed this promissory note as of this 21st day of August, 1992.

LIVING WORD LUTHERAN CHURCH

By Mark D. Koehler
MARK D. KOEHLER, PRESIDENT
By Sandra Kempke
SANDRA KEMPKE, SECRETARY
By _____
By _____

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EXHIBIT "C"

This Mortgage is also given to secure all extensions, renewals, or modifications of all or a part of said Note, to secure the performance of all covenants and agreements of the mortgagor under the provisions of this Mortgage, to secure the payment of all future advances, if any, made hereunder at the option of mortgagee or future obligations incurred by mortgagee for the reasonable protection of the lien and priority of mortgagee on the above described premises and to secure all other obligations of mortgagor now or hereafter owing to mortgagee.

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10/20/2017