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AMENDMENT TO MORTGAGE

THIS AMENDMENT made this 28th day of September, 1992 by and between BANK OF CHICAGO/Bank of Chicago/Garfield Ridge Trust & Savings Bank, not personally, but as Trustee under Trust #85-6-4 (hereinafter referred as "Mortgagor") and Bank of Chicago/Garfield Ridge hereinafter referred to as "Mortgagee").

WITNESSETH:

WHEREAS, the Mortgagee is the holder and owner of a certain Mortgage (hereinafter referred to as the "Mortgage") securing a Secured Business Note hereinafter referred to as the "Note" in the original principal sum of Nine Hundred Eighteen Thousand Nine Hundred Eight and 96/100 Dollars (\$18,908.96) from the Mortgagor dated June 30, 1992 payable to the order of the Mortgagee; and

WHEREAS, the Mortgage and Assignment of Rents was recorded September 28, 1989 with the Recorder of Deeds of Cook County, Illinois as document No. 89459184 & 89459185 and conveyed the real estate described below:

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

P.I.N. #19-10-317-078 079, 080

PROPERTY ADDRESS: 4755 N. 53rd Street & 5301 through 5323 S. Cicero Ave., Chicago IL

WHEREAS, the Note has been modified pursuant to a Note Modification Agreement amending the maturity date of the note to JANUARY 1, 1994.

WHEREAS, the Note has been modified pursuant to a Note Modification Agreement changing the interest rate of the Note to Prime + 2.00% and

WHEREAS, the Note has been modified pursuant to a Note Modification Agreement changing the default interest rate on the note as follows:

Interest shall accrue at a rate equal to 5.00 % per annum above the Prime Rate as identified by the lender from time to time as its Prime Rate (the "Default Rate") provided however, that at no time shall the Default Rate be less than 12.00 % per annum. The Default Rate shall change on the same date that the Prime Rate changed unless a change in the Prime Rate would cause the Default Rate to become less than 12.00 % per annum. The Prime Rate is one of the Bank's index rates and merely serves as a basis under which effective rates of interest are calculated for loans making reference thereof and may not be the lowest or best rate at which the Bank calculates interest or extends credit.

WHEREAS, the Note has been modified pursuant to a Note Modification Agreement amending the monthly payment amount of the Note to \$9,320.00 beginning February 1, 1993.

NOW THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00) and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, Mortgagee and Mortgagor agree as follows:

1. The Maturity Date of the Note as reflected on the Mortgage is hereby changed to January 1, 1994.
2. The Interest Rate of the Note as reflected on the Mortgage is hereby changed to Prime + 2.00% fltg.
3. The Default Interest Rate of the Note as reflected on the Mortgage is hereby changed to the following:

Interest shall accrue at a rate equal to 6.00 % per annum above the Prime Rate as identified by the Lender from time to time as its Prime Rate (the "Default Rate") provided however, that at no time shall the Default Rate be less than 12.00 % per annum. The Default Rate shall change on the same date that the Prime Rate changed unless a change in the Prime Rate would cause the Default Rate to become less than 12.00 % per annum. The Prime Rate is one of the Bank's index rates and merely serves as a basis under which effective rates of interest are calculated for loans making reference thereof and may not be the lowest or best rate at which the Bank calculates interest or extends credit.

4. The monthly payment amount of the Note as reflected on the Mortgage is hereby amended to \$9,320.00, beginning February 1, 1993.

5. The mortgagee has consented to the contract sale of the premises only under Articles of Agreement. All other terms, provisions and conditions of the Mortgage modified are hereby confirmed.

(continued on reverse side)

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6. This Agreement shall be attached to and made a part of the Mortgage.

7. Mortgagor warrants that the Mortgage, as modified hereby, is valid, binding and enforceable according to its terms.

IN WITNESS WHEREOF, this Agreement has been executed as of the day and year first above written.

John K. Wapner
John K. Wapner

Anna M. Wapner
Anna M. Wapner
ACCEPTED:

BANK OF CHICAGO f/k/a
Bank of Chicago/Garfield
Ridge f/k/a Garfield Ridge Trust @ Savings
Bank, not personally, but as Trustee under
Trust #85-6-4

By: Rosemarie J. Baran
Land Trust Officer

BANK OF CHICAGO/GARFIELD RIDGE

BY: Terrence Superczycki
Terrence Superczycki, Senior Vice President

ATTEST:
By: John D. Novotny
Assistant Vice President

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

DEPT-01 RECORDING \$33.00
T#0010 TRAN #471 01/28/93 12:00:00
#3222 *-73-073548
COOK COUNTY RECORDER

I, _____ a Notary Public in and for the said County, in the State aforesaid, DO CERTIFY that before me this day personally appeared _____ known to me to be the same person(s) whose name is subscribed to the foregoing instrument and acknowledges that he signed and delivered the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this _____ day of _____, 19__.

Notary Public

My Commission Expires:

CORPORATE ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

93073548

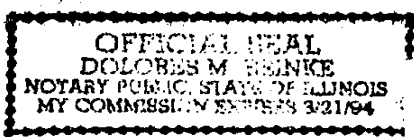
I, _____ the undersigned, a Notary Public in and for the said County, in the State aforesaid, DO CERTIFY that before me this day personally appeared Rosemarie J. Baran and June A. Novotny known to me to be the Land Trust Officer and Ass't. Vice Pres ~~Secretary~~ of BANK OF CHICAGO, a corporation, and acknowledged that he signed and delivered the said instrument as his own free and voluntary act and as the free and voluntary act of the corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 31st day of December, 1992.

Dolores M. Rankin
Notary Public

My Commission Expires:
March 21, 1994

This instrument was prepared by: Bank of Chicago/Garfield Ridge
6253 W. 55th St., Chicago IL 60638



This Document is signed by BANK OF CHICAGO, not individually but solely as Trustee under Trust Agreement mentioned in said Document. Said Trust Agreement is hereby made a part hereof and any claims against said Trustee which may result from the signing of this Document shall be payable only out of any Trust property which may be held thereunder, except that no duty shall rest upon BANK OF CHICAGO personally, or as Trustee, to sequester any of the earnings, avails, or proceeds of any real estate in said Trust. Said Trustee shall not be personally liable for the performance of any of the terms and conditions of this Document or for the validity or condition of the title of said property or for any agreement with respect thereto. Any and all personal liability of BANK OF CHICAGO is hereby expressly waived by the parties hereto and their respective successors and assigns. All warranties, covenants, indemnities and representations of each and every kind are those of the Trustee's beneficiaries only, and shall not in any way be considered the responsibility and liability of BANK OF CHICAGO. This Trustee's exculpatory clause shall be controlling in the event of a conflict of terms created by the documents executed by BANK OF CHICAGO as Trustee.

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LEGAL DESCRIPTION RIDER ; 4 3
81209923

LOTS 9, 10, 11 IN BLOCK 21 IN W. F. KAISER AND COMPANY'S ARDALE SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST 1/4 AND THE WEST 3/4 OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT THE RIGHT OF WAY) EXCEPT THAT PART OF SAID LOTS 9, 10 AND 11 AFORESAID LYING WEST OF A LINE DRAWN FROM A POINT IN THE NORTH LINE OF SAID LOT 11, SAID POINT BEING 17 FEET EAST OF THE NORTH WEST CORNER OF LOT 11 AS ORIGINALLY PLATTED TO A POINT IN THE SOUTH LINE OF LOT 9 SAID POINT BEING 32 FEET EAST OF THE SOUTH WEST CORNER OF SAID LOT 9 AS ORIGINALLY PLATTED

ALSO

LOTS 12, 13, 14 AND 15 IN BLOCK 21 IN W. F. KAISER AND COMPANY'S ARDALE SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST 1/4 AND THE WEST 3/4 OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN EXCEPT THAT PART THEREOF LYING WEST OF A LINE 50 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SAID SECTION 10 (WHICH LINE IS LIKEWISE 17 FEET EAST OF THE WEST LINE OF SAID LOTS 12, 13, 14 AND 15 AS ORIGINALLY PLATTED) SITUATED IN THE COUNTY OF COOK STATE OF ILLINOIS

ALSO

LOTS 16 AND 17 (EXCEPT STREET) IN BLOCK 21 IN W. F. KAISER AND COMPANY'S ARDALE SUBDIVISION OF THE WEST 1/2 OF THE SOUTH WEST 1/4 AND THE WEST 3/4 OF THE EAST 1/2 OF THE SOUTH WEST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 13 (EXCEPT RAILROAD) IN COOK COUNTY, ILLINOIS.

Street Address: 4755 West 53rd Street and 5300 through 5323
South Cicero Avenue, Chicago, Illinois

P I.N 19 10 317 078, 079 and 080

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