

PREPARED BY AND RETURN TO:

COLE TAYLOR BANK
1965 NORTH MILWAUKEE AVENUE
CHICAGO, ILLINOIS 60647
ATTN: BETTY RYNNZ

1993 FEB 16 AM 9:26

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LOAN EXTENSION AND MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20TH day of JANUARY, 1993, between DAVID H. RADLER, JR., Divorced and Not Since Remarried ("Borrower") and COLE TAYLOR BANK ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated June 4, 1991 and recorded as Document Number 91295210 in the County of Cook, State of Illinois and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 4401 CONCORD LANE, SKOKIE, ILLINOIS 60076, the real property described being set forth as follows:

****LOT 21 IN JOSEPH J. HANSEN'S CONCORD LANE SUBDIVISION BEING A RESUBDIVISION OF MELVILLE C. K. LITTLE'S WEST EVANSTON SUBDIVISION IN NILES CENTER, BEING A SUBDIVISION OF THE SOUTH 10 ACRES OF THE NORTH EAST 1/4 OF THE SOUTH WEST 1/4 OF SECTION 2, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING THEREFROM PARTS OF LOTS 23, 24, 27, 28 AND ALL OF LOTS 25 AND 26 AS SHOWN ON THE PLAT OF CONCORD LANE SUBDIVISION AND DESIGNATED AS "NOT INCLUDED" IN COOK COUNTY, ILLINOIS.****

PIN: 10-22-334-020-000

LOAN NO: 0290010276

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of January 20, 1993 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 192,710.49, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 8.000%, from January 1, 1993. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,340.66, ~~plus annual monthly escrow deposits for real estate taxes, home owners insurance and private mortgage insurance~~, beginning on the 1st day of February, 1993, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on January 1, 2000 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 7601 S. Cicero, Chicago, Illinois 60652 or at such other place as the Lender may require.

- If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

COOK COUNTY CLERK

BUY 210

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4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporate into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

COLE TAYLOR BANK - Lender (Seal) David H. Radler (Seal) DAVID H. RADLER - Borrower
By: Paul Gawin (Seal) PAUL GAWIN, Senior Vice-President

STATE OF ILLINOIS)
COUNTY OF _____) SS

I, Eileen F. Downing, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that David H. Radler, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledge that he signed, sealed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 20th day of January, 1993.

Eileen F. Downing
NOTARY PUBLIC
" OFFICIAL SEAL "
EILEEN F. DOWNING
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 11/27/93

STATE OF ILLINOIS)
COUNTY OF COOK)

Before me, a Notary Public in and for said County and State, this 20th day of January, 1993, personally appeared PAUL A. GAWIN, personally known to me to be a SENIOR VICE-PRESIDENT of COLE TAYLOR BANK, and acknowledged the execution of the foregoing instrument for and on behalf of COLE TAYLOR BANK.

IN WITNESS WHEREOF, I hereunto subscribed my name and affixed my official seal.

Carla Ann Smith
NOTARY PUBLIC

OFFICIAL SEAL
CARLA ANN SMITH
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXP. JUNE 17, 1993

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