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This document was prepared by and should be returned to: Lynne Tumeey
Beverly Bank-Matteson
4350 Lincoln Hwy.
Matteson, Illinois 60443

MORTGAGE MODIFICATION AGREEMENT 93194720

THIS MORTGAGE MODIFICATION AGREEMENT ("AGREEMENT"), made as of this 11th day of March, 1993, by and between Beverly Bank-Matteson F/K/A Matteson-Richton Bank, an Illinois banking association (the "Lender") and Clifford R. Martin and Audrey L. Martin, his wife. (herein called the "Borrower");

W I T N E S S E T H;

Whereas, Borrower has heretofore executed and delivered to the Lender (i) that certain Mortgage/Trust Deed dated as of March 11, 1988, as document number 88127021, in the office of the recorder of deeds of Cook County, Illinois, (hereinafter called the "Mortgage"), encumbering the real estate (the "Real Estate") legally described in Exhibit A attached hereto and made a part hereof; and

Whereas, the Mortgage secures, among other things, the payment of the indebtedness evidenced by that certain Promissory Note (the "Note") of the Borrower dated March 11, 1988, in the original principal amount of \$ 70,000.00, bearing interest at the rate per annum specified therein, and being payable to the Lender as set forth therein, and with a final payment being due and payable on March 11, 1993; and

Whereas, the principal amount currently outstanding under the Note is \$ 69,976.77, which amount, along with accrued and unpaid interest is now due and payable in full; and

Whereas, Borrower has requested that the Lender modify the Note and Mortgage as set forth in this Agreement, and the Lender has so agreed provided that, among other things, that Borrower execute and deliver to Lender a new note (the "New Note") in substitution and exchange for the Note, that all amounts owing to the Lender continue to be secured under the terms and provisions of the Mortgage, and that Borrower perform the agreements set forth in the Modification Agreement;

NOW, THEREFORE, in consideration of the foregoing and of the agreements contained herein, the parties hereto agree as follows:

1. The foregoing recitals are hereby incorporated in and made a part of the Mortgage and the Assignment.
2. (a) Contemporaneously with the execution hereof, Borrower has executed and delivered to the Lender that certain Promissory Note (the "New Note"), dated as of March 11, 1993, in the

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principal amount of \$ 70,000.00, bearing interest and being payable to the Lender in monthly installments as more fully set forth therein, with a final payment equal to the then outstanding principal balance owing thereunder, together with accrued and unpaid interest, being due and payable on March 11, 1994

(b) The New Note is delivered in substitution and exchange for the Note and indebtedness evidenced thereby is and shall continue to be secured under the terms, provisions, and liens of the Mortgage and under any other instrument of security or guaranty (herein called the "Security Instruments") whether now or hereafter executed and delivered to the Lender to secure the payment of the indebtedness evidenced by the Note or the New Note, all until the indebtedness evidenced thereby is paid in full and the Mortgage is released by the Lender.

(c) All references in the New Note to the Mortgage shall be deemed to refer to the Mortgage as the same has been modified under this Modification Agreement.

3. The Mortgage is hereby amended as follows: All references in the Mortgage to the indebtedness secured by the Mortgage shall be deemed to refer to the indebtedness owing from the Borrower to the Lender and shall include the indebtedness evidenced by the New Note, as well as any subsequent notes executed and delivered by Borrower in renewal or otherwise in substitution for the New Note, and all references to the "note" shall be deemed to include the New Note and any such subsequent notes.

4. Borrower shall execute and deliver to the Lender such additional documents and agreements which the Lender deems to be reasonable to protect its interests given the nature of the loan transaction between Borrower and Lender.

5. This Modification Agreement does not constitute the extinguishment of the indebtedness evidenced by the Note or the New Note, nor does it in any way affect or impair the lien of the Mortgage, which the parties hereto acknowledge to be a valid and existing lien on the Real Estate, and the lien of the Mortgage is agreed to have continued in full force and effect from the date thereof and the same shall so continue until all indebtedness is fully satisfied and the New Note is paid in full.

6. Borrower, for himself/herself and for all parties claiming through or under him/her, represents and warrants to the Lender that he/she does not have any adjustments, setoff, claims or defenses against the Lender under the Mortgage or the Note or the New Note or otherwise in connection with the loan evidenced thereby. Giving effect to the modifications and amendments set forth in this Modification Agreement, all of the terms, provisions, conditions and agreements contained in the New Note and the Mortgage (and any other Security Instruments), including, without limitation, any provision allowing the acceleration of the

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indebtedness secured thereby and the waiver of homestead and redemption rights contained therein, shall be and remain in full force and effect enforceable strictly in accordance with their respective terms.

This Modification Agreement shall be governed in accordance with the laws of the State of Illinois, except for those matters in which the laws of the jurisdiction in which the Real Estate is located govern. Whenever possible, each provision of this Modification agreement shall be interpreted in such manner as to be effective and valid under applicable law, but if any provision of the Modification Agreement shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Modification Agreement.

IN WITNESS WHEREOF, the undersigned have executed this Mortgage Modification as of the day and year first above written.

Signature of Clifford R. Martin
Clifford R. Martin

Signature of Audrey L. Martin
Audrey L. Martin

Attest: Signature of Beverly Bank-Matteson
Title Asst. Vice President

By: Signature of Beverly Bank-Matteson
Title Asst. Vice President

ACKNOWLEDGEMENTS

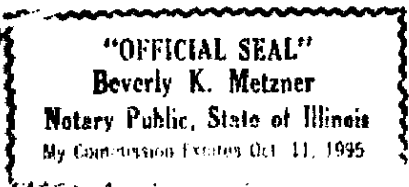
(Mortgagor)

STATE OF ILLINOIS)
COUNTY OF Cook) SS.

I, Beverly Metzner, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named Clifford R. Martin & Audrey L. Martin, his wife, who is personally known to me to be the same person(s) whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 11th day of March, 19 93.

(SEAL)



Signature of Beverly K. Metzner
Notary Public

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My Commission Expires: _____

(Lender)

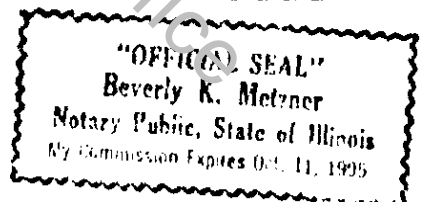
STATE OF ILLINOIS)
) SS.
COUNTY OF Cook)

I, Beverly Metzner, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named Lynne Tumey Asst. Vice President of Beverly Bank-Matteson (the "bank") and Patricia A. Webster of said bank who are personally known to me to be the same personal whose names are subscribed to the foregoing instrument as such Asst. Vice President and Asst. Vice President respectively, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their own free and voluntary act; and as the free and voluntary act of said bank, for the uses and purposes therein set forth; and the said Jonelle Kozek then and there acknowledged that she, as custodian of the corporate seal of said bank, did affix the corporate seal of said bank to said instrument as her own free and voluntary act and as the free and voluntary act of said bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 11th day of March, 1993.

(SEAL)

Beverly K. Metzner
Notary Public
My Commission Expires: _____



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EXHIBIT A

LEGAL DESCRIPTION OF THE PROPERTY

LEGAL DESCRIPTION

LOT 7 IN BLOCK 5 (EXCEPT THAT PORTION OF LOT 7 IN BLOCK 5 BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 7 IN BLOCK 5; THENCE NORTHERLY ALONG THE WESTERLY LINE OF SAID LOT 7 FOR A DISTANCE OF 64.0 FEET TO A POINT; THENCE EASTERLY ALONG A LINE PARALLEL WITH THE SOUTH LINE OF LOT 8 IN BLOCK 5 IN THE SAID ARTHUR T. MC INTOSH AND COMPANY'S HAWTHORNE HILLS, FOR A DISTANCE OF 25.0 FEET TO A POINT; THENCE SOUTHERLY ALONG A LINE PARALLEL WITH THE WEST LINE OF SAID LOT 7 FOR A DISTANCE OF 8.0 FEET TO A POINT OF INTERSECTION WITH A LINE 56.0 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID BLOCK 5; THENCE EASTERLY ALONG THE SAID LINE 56.0 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF BLOCK 5 FOR A DISTANCE OF 26.58 FEET TO THE SOUTHEASTERLY LINE OF SAID LOT 7; THENCE SOUTHWESTERLY ALONG THE SAID SOUTHEASTERLY LINE OF LOT 7 FOR A DISTANCE OF 76.14 FEET TO THE POINT OF BEGINNING.

IN ARTHUR T. MC INTOSH AND COMPANY'S HAWTHORNE HILLS, SITUATED IN THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING THEREFROM THAT PART THEREOF DEDICATED FOR PUBLIC HIGHWAY BY PLAT RECORDED AUGUST 1, 1927 AS DOCUMENT 9,617,504 AND EXCEPTING FURTHER THAT PART THEREOF DEDICATED FOR PUBLIC HIGHWAY BY INSTRUMENT RECORDED MAY 18, 1934 AS DOCUMENT 11,400,676 AND LOT 7 IN THE DIVISION OF PARTS OF SECTION 23, TOWNSHIP 35 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED DOCUMENT NO. 3,638,070 IN COOK COUNTY, ILLINOIS.

FIN: 31-23-107-035

COMMON ADDRESS: 1034 Pine Court, Olympia Fields, Ill.

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COOK COUNTY RECORDER

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