

# UNOFFICIAL COPY

## MODIFICATION AND EXTENSION AGREEMENT

93319137

THIS MODIFICATION AND EXTENSION AGREEMENT made this 8th day of March, 1993, among **BANK OF LINCOLNWOOD**, an Illinois banking association ("Bank"), the owner and holder of the Note and Mortgage, hereinafter described, and **Helen Kozma, a spinster**, (hereinafter referred to as "Debtor").

### WITNESSETH

WHEREAS, the Debtor has executed, as maker, that certain Revolving Credit Note dated March 8, 1988, payable to the Bank in the principal amount of \$15,000.00 ("Note"), secured by a revolving Credit Mortgage dated March 8, 1988 recorded with the Recorder of Deeds of Cook County as Document No. 89331461. ("Mortgage"); and

WHEREAS, there remains a principal balance due on the loan evidenced by the Note in the amount of \$15,000.00 and

WHEREAS, the parties hereby agree to modify and extend the terms of payment of the Note and Mortgage covering the real estate located in Cook County, Illinois, legally described as follows:

The South 30 feet of Lot 6 in Block 2 in the Subdivision of Lots 3 and 4, of L.C. Vaine Freer's (Receiver) Subdivision of the West 1/2 of the Southwest 1/4 of Section 32, Township 41 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 6630 N. Newgard, Chicago, IL. 60626  
Tax I.D.#: 11-32-310-025

NOW THEREFORE, in consideration of the mutual covenants and agreements of the parties hereto, and other good and valuable consideration, the parties have agreed as follows:

1. The principal amount of the line of Credit from and after the date hereof shall be \$15,000.00.

2. The Maturity, as defined in the Note and Mortgage, is hereby extended to March 8, 1998.

3. Except as expressly herein provided, all terms of the note, Mortgage and all other loan documents executed in connection therewith, shall remain in full force and effect. The Note, as modified by this Modification and Extension agreement, evidences a "revolving credit" as defined in Illinois Revised Statutes Chapter 17, Paragraph 5405. The lien of the Mortgage secures the payment of the Note, as modified by this Modification and Extension Agreement, and all future advances made on the loan evidenced by the Note, to the same extent as if such future advances were made on the date of the execution of the Mortgage without regard to whether or not there is any Advance made at the time the Mortgage or this Modification and Extension Agreement is executed and without regard to whether or not there is any indebtedness outstanding at the time any Advance is made.

IN WITNESS WHEREOF, the undersigned has affixed her signature to this Modification and Extension Agreement on the day and year first above written.

x Helen Kozma  
Helen Kozma

DEPT-01 RECORDINGS 122.00  
140011 TRAM 1481 04/25/93 14:21:00  
16230 4 \* - 93 - 3 19 137  
COOK COUNTY RECORDER

93319137

2306 J.V.

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ACCEPTED BY BANK OF LINCOLNWOOD

By *James E. Berger*  
James E. Berger, Executive Vice President

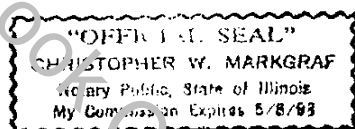
ATTEST *Patricia K. Pelz*  
Patricia K. Pelz, VP & Cashier

STATE OF ILLINOIS )  
   ) ss:  
COUNTY OF COOK      )

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that **Helen Kozma, a spinster**, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged to me that she subscribed the foregoing instrument as her own free and voluntary act, for the uses and purposes herein set forth.

GIVEN under my hand and Notarial Seal this 8th day of March, 1993.

*Christopher W. Markgraf*  
NOTARY PUBLIC



STATE OF ILLINOIS )  
   ) ss:  
COUNTY OF COOK      )

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that James E. Berger, Executive Vice President of the BANK OF LINCOLNWOOD, and Patricia K. Pelz, Vice President and Cashier, respectively appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act of said Bank for the uses and purposes therein set forth, and that said Vice President and Cashier did then and there acknowledge that she, as custodian of the corporate seal of said Bank, did affix the corporate seal 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 8th day of March, 1993.

*Christopher W. Markgraf*  
NOTARY PUBLIC

RETURN TO:  
Bank of Lincolnwood  
4433 W. Touhy Ave.  
Lincolnwood, IL. 60646

PREPARED BY:  
Elizabeth A. Engle  
Bank of Lincolnwood  
4433 W. Touhy Avenue  
Lincolnwood, IL 60646

ACT 61606