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EXTENSION AGREEMENT

This Indenture, made this 30th day of April, 1994, by and between Cole Taylor Bank the owner of the Mortgage or Trust Deed hereinafter described and Juvenal G. Garcia, married to Josefina Garcia representing himself or themselves to be the owner or owners of the Real Estate hereinafter and in said deed described ("Owner"); WITNESSETH:

1. The parties hereby agree to extend the time of payment of the indebtedness evidenced by the principal Promissory Note or Notes of Juvenal G. Garcia dated this 1st day of Sept, 1993, secured by a Mortgage or Trust Deed in the nature of a Mortgage recorded the 13th day of September, 1993, in the Office of the Recorder of Deeds of Cook County, Illinois as Document No. 93-729788 conveying to Cole Taylor Bank, certain Real Estate in Cook County, Illinois, described as follows:

THE SOUTH 85 FEET OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE EAST LINE OF SACRAMENTO AVENUE NORTH OF NORTH LINE OF 26TH STREET AND WEST OF WEST LINE OF CASS SUBDIVISION OF EAST 30 ACRES OF SOUTH 64 ACRES OF THE NORTHWEST 1/4 OF SECTION 25 AFORESAID, ACCORDING TO MAP OF SAID SUBDIVISION RECORDED JUNE 29, 1886 AS DOCUMENT NUMBER 730704, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 16-25-127-026
Common Address: 2956-58 WEST 26TH STREET
CHICAGO, ILLINOIS

DEPT-OF RECORDING 425.50
120004 TRAN 2473 06/09/94 11:23:00
34085 E.L.C. #--P4--E 2 LRS 122
COOK COUNTY RECORDER

2. The amount remaining unpaid on the indebtedness is \$50,000.00 as of April 30, 1994.

3. Said remaining indebtedness of \$50,000.00 shall be paid on or before October 30, 1994 and the Owner in consideration of such extension promises and agrees to pay the principal sum secured by said mortgage or trust deed as and when therein provided, as hereby extended, and to pay interest thereon monthly until October 30, 1994 at the rate of ** percent per annum, and thereafter until maturity of said principal sum as hereby extended, at the rate of **, per cent per annum, and interest after maturity at the rate of ** percent per annum, and to pay both principal and interest in the coin or currency provided for in the mortgage or trust deed hereinabove described, but if that cannot be done legally then in the most valuable legal tender of the United States of America current on the due date thereof, or the equivalent in value of such legal tender in other United States currency, at such banking house or trust company in the City of Chicago as the holder or holders of the said principal note or notes may from time to time in writing appoint, and in default of such appointment then at 04511312

4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as herein provided, or if default in the performance of any other covenant of the owner shall continue for twenty days after written notice thereof, the entire principal sum secured by said mortgage or Trust Deed, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal Note or Notes, become due and payment, in the same manner as if said extension had not been granted.

** SEE ATTACHED EXHIBIT "A"

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5. This agreement is supplementary to said Mortgage or Trust Deed. All the provisions thereof and of the principal Note or Notes, including the right to declare principal and accrued interest due for any cause specified in said Mortgage or Trust Deed or Notes, but not including any prepayment privileges, unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The owner agrees to perform all the covenants of the Grantor or Grantors in said Mortgage or Trust Deed. The provisions of this Indenture shall inure to the benefit of any holder of said principal Note or Notes and Interest Notes and shall bind the heirs, personal representatives and assigns of the owner. The owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the owner consists of two (2) or more persons, their liability hereunder shall be joint and several.

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this Indenture the day and year first above written.

Consented and Agreed To:
Cole Taylor Bank

By: Robert J. Baznik
Vice President

By: Juvenal G. Garcia

By: _____

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Handwritten initials and scribbles at the bottom right corner.

STATE OF _____

COUNTY OF _____

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I, _____
 a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT _____
 personally known to me to be the same person whose name(s) _____ subscribed to the foregoing
 instrument, appeared before me this day in person and acknowledged that he signed, sealed and
 delivered the said instrument as _____ free and voluntary act, for the uses and
 purposes therein set forth, including the release and waiver of right of homestead.

GIVEN under my hand and notarial seal this _____ day of _____, 19____.

 Notary Public

STATE OF _____)
 COUNTY OF _____) SS

I, _____
 a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT _____
 personally known to me to be the same person whose name _____ subscribed to the foregoing
 instrument, appeared before me this day in person and acknowledged that he signed, sealed and
 delivered the said instrument as _____ free and voluntary act, for the uses and
 purposes therein set forth, including the release and waiver of right of homestead.

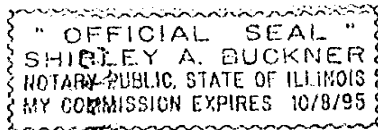
GIVEN under my hand and notarial seal this _____ day of _____, 19____.

 Notary Public

STATE OF Illinois)
 COUNTY OF Cook) SS

I, the undersigned
 a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT _____
Juvenal G. Garcia, ~~President~~ _____, and
 _____, ~~Secretary~~ _____, who are personally
 known to me to be the same persons whose names are subscribed to the foregoing instrument as such
 and _____, respectively, appeared before me this day in person and acknowledged that
 they signed and delivered the said instrument as their own free and voluntary act and as the free
 and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said
 Secretary then and there acknowledged that, as custodian of the corporate seal of said Corporation,
 he did affix said corporate seal to said instrument as his own free and voluntary act and as the
 free and voluntary act of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 31st day of May, 1994.



Shirley A. Buckner
 Notary Public

MAIL TO:

Cole Taylor Bank
 1542 West 47th Street
 Chicago, Illinois 60609
 Attn: Commercial Loans



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EXHIBIT "A"

TO MORTGAGE MODIFICATION AND EXTENSION AGREEMENT
DATED 4/30/1994

RATE OF INTEREST IS COMPUTED AT THE PER ANNUM RATE OF TWO PERCENT (2.00%) IN EXCESS OF THE PRIME RATE (DEFINED BELOW). AT MATURITY, THE PRINCIPAL BALANCE SHALL BEAR INTEREST THE RATE OF FOUR PERCENT (4.00%) IN EXCESS OF THE AFORESAID RATE.

"PRIME RATE" MEANS THE RATE OF INTEREST ESTABLISHED FROM TIME TO TIME BY THE BANK AS ITS PRIME RATE AND USED BY IT IN COMPUTING INTEREST ON THOSE LOANS ON WHICH INTEREST IS ESTABLISHED WITH RELATIONSHIP TO THE BANK'S PRIME RATE, ALL AS SHOWN ON THE BOOKS AND RECORDS OF THE BANK. THE PRIME RATE WILL FLUCTUATE HEREUNDER FROM TIME TO TIME CONCURRENTLY WITH EACH CHANGE IN THE BANK'S PRIME RATE WITH OR WITHOUT NOTICE TO ANYONE.

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