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94576651

SECOND NOTE MODIFICATION AGREEMENT

Lakeside Bank (the "Lender"), an Illinois Banking Corporation, and the undersigned Maria A. Cruto, (the "Borrower") agree as follows:

1. The Lender presently owns and holds BORROWER'S note, dated November 18, 1993, and payable to the Lender in the sum of \$35,000.00 with a current balance of \$35,000.00. The note is executed by Lakeside Bank as Trustee U/T/A dated May 7, 1993, A/K/A Trust 10-1582 at the direction of Maria A. Cruto (the "Borrower") in her capacity as sole beneficiaries of said trust as well as a prime obligor (through her separate undertaking) on the note.

2. The note is secured by, among other things, a mortgage of same date conveying the premises commonly known as 59 E. Schiller, Chicago, Illinois. The Mortgage was recorded with the Cook County Recorder of Deeds on May 25, 1993, as Document No. 93396913 securing the real estate described in attached Exhibit "A". The Note, Mortgage, and all other documents evidencing or securing the Loan (the "Loan Documents") are hereby incorporated herein by reference.

3. The Borrower has requested and the Lender has agreed that the terms of the Loan be modified. Accordingly, but subject to the conditions hereinafter provided, the Note and Mortgage (and each of the other Loan Documents to the extent necessary to conform thereto) were amended changing the maturity date from February 18, 1994 to May 18, 1994 and are hereby further amended as follows:

- a) The Maturity Date is changed from May 18, 1994 to August 18, 1994.
- b) All references in the "Loan Documents" to 59 E. (East) Schiller be amended to read 59 W. (West) Schiller.

4. The Borrower hereby warrants to the Lender that the title to the Premises and the priority of the Lien are in the same condition and subject to no exceptions other than as shown except that the real estate taxes are currently paid and the Premises are free and clear from any mechanics' (or other) liens with respect to any construction work thereon.

5. The foregoing modification shall be effective as of the date hereof, all other provisions of the note shall remain in full force and effect; the execution hereon by the Borrower shall also constitute its direction upon the land trust to execute such documents reflecting this modification as the BANK may deem necessary or appropriate hereto.

Dated this 18th day of February, 1994

DEPT-31 RECORDING

\$23.00

T#5555 TR/N 0924 06/30/94 15:55:00

#3782 # 74-576651

COOK COUNTY RECORDER

LENDER:

BORROWER:

LAKESIDE BANK

BY: [Signature]

[Signature]
Maria A. Cruto

ITS: [Signature]

Lakeside Bank
as Trustee U/T/A dated
5/7/93, #10-1582

BY: [Signature]
Vice President & Trust
Officer

BY: [Signature]
Assistant Secretary

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BOX 219
LAKESIDE BANK

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BOX 111
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