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AMERICAN NATIONAL BANK AND
TRUST COMPANY OF CHICAGO,
AS SUCCESSOR TO
COMERICA BANK-ILLINOIS

94810791

EXTENSION AND MODIFICATION AGREEMENT

THIS INDENTURE, made this 23rd day of August, 1994 by and between Pinnacle Bank Successor By Merger to First National Bank of Cicero, a State Banking Association ("Bank"), the owner of the mortgage hereinafter described, and the note secured thereby, and Comerica Bank, Illinois Successor to Manufacturers Affiliated Trust Company Successor to Affiliated Bank/Western National F/K/A Western National Bank of Cicero U/T/A dated 01-28-77 and known as Trust # 6382, the owner of the real estate hereinafter described and encumbered by said mortgage ("Owner").

WITNESSETH:

Whereas, Owner and Bank entered into a Homeowner's Reserve Loan Agreement ("Agreement") dated October 31, 1992, wherein the Bank agreed to extend to Owner a Home Equity Line of Credit in an amount not to exceed \$ 50,000.00; and

Whereas, Owner desires to increase the line of the said mortgage and Bank is willing to do so:

Now, Therefore, in consideration of the promises herein contained, and other good and valuable consideration, the receipt and sufficiency of which is acknowledged by the parties hereto, it is hereby agreed as follows:

1) The parties hereby agree to increase the amount of available funds under the Agreement evidenced by the promissory note of Owner in the original amount of \$ 50,000.00 dated October 31, 1992 (the "Note") secured by a mortgage ("Mortgage") recorded November 18, 1992, in the office of the Recorder of Deeds of Cook County, Illinois, as document 92866276 conveying to Bank certain real estate in Cook County, Illinois, described as follows:

Lot 9 (except the East 2 Feet thereof) and the East 1/2 of Lot 10 in Block 10 in Morton Park in the North East 1/4 of Section 28, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN: 16-28-216-007

CKA: 5029 W. 24th Street, Cicero IL 60650

DEPT-01 RECORDING \$25.50
T#0012 TRAN 1560 09/16/94 11:42:00
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COOK COUNTY RECORDER

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2) In consideration of the agreement by the Bank to increase the maximum amount available to the Owner under the Agreement from \$ 50,000.00 to \$ 71,000.00, Owner agrees to repay any amounts now or hereafter owing thereunder in accordance with the terms of the Note and Mortgage.

3) In addition, the margin added to the index to determine the periodic interest rate will be lowered from 1.00% to .75%.

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10/11/2000

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_____ Officer Initials
_____ Approval
_____ Presentation Review
_____ Note Corrected
_____ Data Entry
_____ Verification

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4) This agreement is supplementary to said Mortgage, Note, and Homeowner's Reserve Loan Agreement the ("Loan Documents"). All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said Loan Documents, 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. The provisions of this indenture shall inure to the benefit of any holder of said Agreement and Note and shall bind the heirs, personal representatives and assign of the Owner.

All capitalized terms not defined herein shall have the meanings specified in the Note or Mortgage.

IN WITNESS WHEREOF, the undersigned has/have hereunto set his/her/their hand(s) and seal(s) on the date first above written.

* AMERICAN NATIONAL BANK AND
TRUST COMPANY OF CHICAGO,
AS SUCCESSOR TO
COMERICA BANK--ILLINOIS

* COMERICA BANK - ILLINOIS SUCCESSOR TO
MANUFACTURERS AFFILIATED TRUST COMPANY
SUCCESSOR TO AFFILIATED BANK/WESTERN
NATIONAL F/K/A WESTERN NATIONAL BANK OF
CICERO U/T/A DATED 01-28-77 AND KNOWN AS
TRUST # 6382, AND PERSONALLY, BUT AS
AFORESAID

BY: 
ITS: Vice President

BY: 
ITS: Assistant Secretary

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. No personal liability or personal responsibility is assumed by or what at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in the instrument.

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STATE OF ILLINOIS
COUNTY OF

I, Ana Maria Ramirez, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT SUZANNE GOLDSTEIN BAKER Vice President of COMERICA BANK and Dennis John Carrara Assistant Secretary, 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 as the free and voluntary act of said Company, for the uses and purposes therein set forth; and the said Assistant Secretary as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as said Assistant Secretary own free and voluntary act of said Company, for the uses and purposes therein set forth.

Given under hand and Notarial Seal this 31ST day of AUGUST, 1994.



Ana Maria Ramirez
NOTARY PUBLIC

DOCUMENT PREPARED BY: JOAN E. IWEMA, CONSUMER LENDING OFFICER, PINNACLE BANK SUCCESSOR BY MERGER TO FIRST NATIONAL BANK OF CICERO, 6000 W. CERMAK ROAD, CICERO, IL 60650.

RETURN RECORDED DOCUMENT TO: PINNACLE BANK, 6000 W. CERMAK ROAD, CICERO, IL 60650.

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