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EXTENSION AGREEMENT AND MODIFICATION OF FIRST MORTGAGE

71-94-066

WHEREAS, FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE ("Mortgagee"), has loaned to FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE, not personally, but as Trustee under Trust Agreement dated December 9, 1988, and known as Trust No. 1963, as ("Mortgagor") the sum of ONE MILLION N0/100 DOLLARS (\$1,000,000.00), (the "Loan") as evidenced by a Note dated December 15, 1988 (the "Note"), and secured by a Mortgage and Assignment of Rents dated December 15, 1988 and recorded in the office of the Recorder of Deeds of Cook County, Illinois, as Document Numbers 3763641 (the "Mortgage") and 3763642 (the "Assignment of Rents") covering the following described premises:

THE SOUTHEASTERLY ONE HUNDRED NINETY-TWO (192) FEET OF THE NORTHWESTERLY SIX HUNDRED TWENTY-FIVE (625) FEET OF LOT TWO HUNDRED TWO—(202) IN H. BOY BERRY AND COMPANY'S DEVON HARLEM SUBDIVISION, BEING A SUBDIVISION OF PARTS OF THE SOUTH HALF (1/2) OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, AND OF PART OF THE NORTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN.

PERMANENT INDEX NUMBERS: 09-36-424-014-0000 & 09-36-424-021-0000

COMMON ADDRESS: 6467 North Avondale Avenue, Chicago, Illinois 60631

WHEREAS, the Mortgagor has requested, and Bank has agreed to an extension of the maturity and a modification of the terms and conditions of the aforesaid loan,

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

1. The unpaid balance of the Note is currently NINE-HUNDRED FORTY-SEVEN THOUSAND NINE HUNDRED TWENTY-EIGHT AND 53/100 DOLLARS (\$97,928.53). The balance will be NINE-HUNDRED FORTY-FIVE THOUSAND SIX HUNDRED SIXTY AND 29/100 DOLLARS (\$945,660.29) on January 1, 1994.
2. The maturity of the Note is hereby extended from JANUARY 1, 1994 TO JANUARY 1, 1999.
3. Interest will be paid at Ten and Three-Quarters Percent (10.75%) per annum until January 1, 1994. On that date, the Interest shall be payable on the Note, as extended, at the rate of Eight percent (8.00%) per annum. Interest after maturity, whether by acceleration or otherwise, shall be at the rate of Thirteen percent (13.00%) per annum. A late charge of 5% of each installment past due more than 15 days shall be paid. Interest shall be computed on the basis of a 360-day years for the actual number of days elapsed.
4. The current principal and interest payments will remain at Nine-Thousand Six-Hundred Twenty and 92/100 Dollars (\$9,620.92) until the February 1, 1994 payment. The loan shall be payable in monthly installments of Seven-thousand Two-hundred Ninety-eight and 76/100 Dollars (\$7,298.76) beginning FEBRUARY 1, 1994, and continuing on the same day of each month

F.O. initials FB initials WTR initials 1BR initials at initials _____ initials

RECORDER OF DEEDS
CLERK OF COUNTY CLERK
255000000-46-4-00000
20180141 46/40/10 1992 0000
COOK COUNTY, ILLINOIS

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thereafter. A final payment of the remaining unpaid principal balance plus all accrued interest thereon, shall be due **JANUARY 1, 1999**.

5. The privilege is granted to make prepayments on the principal of this Note, provided, however, that all such prepayments will be accepted only upon payment of a two percent (2%) premium of the amount of principal prepaid.
6. All other terms and conditions of the Note and the aforesaid Mortgage and Assignment of Rents are hereby incorporated by reference herein and in all respects the Note and Mortgage, and other documents executed pursuant to the Loan, except as hereby modified, shall remain unchanged and continue in full force and effect.
7. Mortgagor represents and warrants that (a) there has been no default under the Note, Mortgage or any other Loan document, nor has there been an event, which is continuing, which might mature into a default; (b) there has been no adverse change in the financial condition of the Mortgagor, or any of them, or any other person(s) or entity(s) that are obligated on the Loan, whether directly or indirectly, absolutely or contingently, jointly or severally, or jointly and severally; and (c) there has been no diminution in the value of the mortgaged property or any other property securing the Loan.
8. Mortgagor, by execution of this Agreement, hereby reaffirms, assumes and agrees to be bound by all of the obligations, duties, rights, representations, warranties, covenants, terms and conditions that are contained in the Note and the Mortgage.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this Agreement as of the 1st. day of November, 1993.

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against FIRST STATE BANK AND TRUST COMPANY OF PARK RIDGE or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

W.T.R. initials 9.0. initials B initials 2 initials JK initials _____ initials

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FIRST STATE BANK & TRUST COMPANY
OF PARK RIDGE

MORTGAGOR

By: Robert G. Kowall
Vice President

First State Bank & Trust Company
of Park Ridge, not personally, but
solely as Trustee as aforesaid.

Attest: Timothy J. Coyne
Loan Officer

By: Tom Olen
Trust Officer

Attest: Carolyn S. Sime
Assistant Trust Officer

IN WITNESS WHEREOF, the Undersigned has signed, sealed and delivered this Agreement
as of the 1st. day of November, 1993.

William T. Ryan
William T. Ryan, co-signer

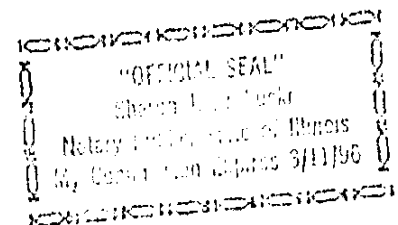
Beverly A. Ryan
Beverly A. Ryan, co-signer

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 Tom Olen, Trust Officer of FIRST STATE BANK AND TRUST
COMPANY OF PARK RIDGE a corporation, and Carolyn S. Sime, Assistant Trust Officer of said
corporation, personally known to me to be the same persons whose names are subscribed to the foregoing
instrument as such Trust Officer and Assistant Trust Officer, respectively, appeared before me this day
in person and acknowledged that they signed and delivered the said instrument as their own free and
voluntary acts, and as the free and voluntary act of said corporation, as Trustee, for the uses and purposes
therein set forth; and the said Assistant Trust Officer did also then and there acknowledge that she, as
custodian of the corporation, did affix the said corporate seal of said corporation to instrument as her own
free and voluntary act, and as the free and voluntary act of said corporation, as Trustee, for the uses and
purposes therein set forth.

Given under my hand and official seal, this 30 day of December, 1993.

Sharon L. Luck
Notary Public



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STATE OF ILLINOIS)

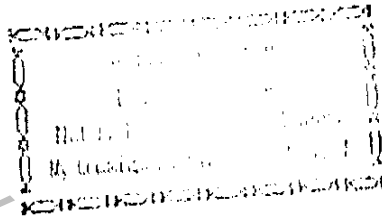
) ss.

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Robert T. Kowall, Vice President of First State Bank & Trust Company of Park Ridge, and Timothy J. Coyne, Loan Officer of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers, 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 Bank for the uses and purposes therein set forth; and the said Vice President then and there acknowledged that he, as custodian of the corporate seal of said Bank, did affix said corporate seal to said instrument as his 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 30th day of December, 1993.

Joseph Kruecke
Notary Public



STATE OF ILLINOIS)

) ss.

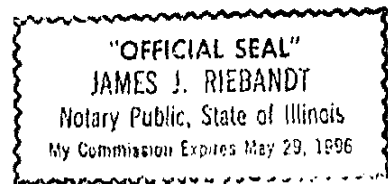
COUNTY OF COOK)

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

GIVEN under my hand and Notarial Seal this 15th day of November, 1993

James J. Riebandt
Notary Public

This instrument prepared by and deliver to:
Robert T. Kowall, Vice President
FIRST STATE BANK & TRUST COMPANY OF PARK RIDGE
607 W. Devon Avenue
Park Ridge IL 60068



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