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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 12th day of October 1993, between American National Bank and Trust Company of Chicago, A National Banking Association, As Trustee Under Trust Agreement dated January 28, 1988 and known as Trust No. 104572-08 ("Borrower") and RIVER VALLEY SAVINGS BANK, F.S.B., 200 Southwest Jefferson, Peoria, Illinois 61602 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated September 25, 1992 and recorded September 28, 1992 as Document No. 92716086, Cook County, Illinois and Loan Modification Agreement dated January 25, 1993 and recorded January 29, 1993 as Document No. 93077177, Cook County, Illinois and Loan Modification Agreement dated July 26, 1993 and recorded August 20, 1993 as Document No. 93660796 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at Units 4203, 4205 and 4206 in Lake Point Tower Condominiums, 505 North Lake Shore Drive, Chicago, Illinois 60611 (property address), the real property described being set forth as follows:

Parcel 1: Units 4203, 4205 and 4206 in Lake Point Tower Condominium, as delineated on a survey of the following described real estate: A part of Lot 7 in Chicago Dock and Canal Co's Peshtigo Dock Addition in Section 10, Township 39 North, Range 14 East of the Third Principal Meridian. Which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as Document No. 88309162, together with its undivided percentage interest in the common elements, in Cook County, Illinois.

Parcel 2: Easement for the benefit of Parcel 1 for the purposes of structural support, ingress and egress, and utility services as set forth in Declaration of Covenants, Conditions, Restrictions and Easements made by American National Bank and Trust Company of Chicago, as Trustee Under Trust Agreement dated January 7, 1988 and known as Trust Number 1043-99-09, dated July 13, 1988 and recorded July 14, 1988 as Document 88309160.

PIN# 17-10-214-011-1296, PIN# 17-10-214-011-1297, PIN# 17-10-214-011-1299

located in Cook County, Illinois.

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T#0012 TRAM 3732 02/10/94 14:20:00
\$6755 \$ SK *---94-137285
COOK COUNTY RECORDER

In consideration of the actual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of October 12, 1993, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$731,508.04 (Seven Hundred Thirty-One Thousand Five Hundred Eight and 04/100 Dollars) on a \$800,000.00 (Eight Hundred Thousand Dollar) Line of Credit, consisting of the amount(s) loaned to the Borrower by the Lender.
2. The maturity date of the security instrument and the note representing the home equity line of credit is extended for 180 days from the 27th day of September 1993 to the 26th day of March 1994.
3. The current principal balance of \$731,508.04 on a \$800,000.00 line of credit, subject to changes resulting from additional withdrawals or payments, shall be paid as follows: monthly payments of principal and interest* until paid, of 2% of the loan account balance on the last day of the billing cycle, or \$75.00, whichever is greater. Said payments are due on the 15th of each month, beginning October 15, 1993; and the undersigned Borrower, in consideration of such modification, promises and agrees to pay the entire indebtedness secured by such mortgage as and when therein provided, as hereby modified.

*Interest-variable rate: The annual percentage rate may change, and will be 2% above the following "base rate": the Prime Rate as published in the "Money Rates" column of THE WALL STREET JOURNAL on the last business day of the preceding month. The annual percentage rate may increase if this "base rate" increases. An increase will take effect on the first day of the billing cycle. An increase will result in an increase in the finance charge and it may have the effect of increasing your periodic minimum payment. The annual percentage rate will not increase more often than once a month. A decrease will have the opposite effect of an increase disclosed above. If the base rate changes more frequently than the annual percentage rate, we will always use the base rate in effect on the day we adjust the annual percentage rate to determine the new annual percentage rate. In such a case, we will ignore any changes in the base rate that occur between annual percentage rate adjustments. The "annual percentage rate" referred to in this section is the annual rate which corresponds to the periodic rate applied to the balance as described above. This corresponding ANNUAL PERCENTAGE RATE will never exceed 18%, and will never exceed the highest allowable rate for this type of agreement as determined by applicable state or federal law.

4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

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Property of Cook County Clerk's Office

Attn: Consumer Lending #95-9201054

Return recorded document to: River Valley Savings Bank, FSB, 200 SW Jefferson, Peoria, IL 61602

This instrument prepared by RIVER VALLEY SAVINGS BANK FSB, 200 SW Jefferson, Peoria, IL.

MY COMMISSION EXPIRES 2/27/94
NOTARY PUBLIC, STATE OF ILLINOIS
LESLIE F. CHEAK

"OFFICIAL SEAL"

Leslie F. Cheak Notary Public

GIVEN under my hand and official seal this 20th day of October, 1993. I, the undersigned, a Notary Public in and for said County and the State aforesaid do hereby certify that Mary Lou Janssen, Vice President of River Valley Savings Bank, F.S.B., 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 that she signed, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth.

County - Peoria

State of Illinois

1993: Vice President

RIVER VALLEY SAVINGS BANK, F.S.B.
Mary Lou Janssen

MY COMMISSION EXPIRES 02/11/96
NOTARY PUBLIC, STATE OF ILLINOIS
DOROTHY THIEL

"OFFICIAL SEAL"

Dorothy Thiel Notary Public

OCT 20 1993

GIVEN under my hand and notarial seal this 20th day of October, 1993. I, P. JOHANSEN, Vice President of the AMERICAN NATIONAL BANK AND TRUST COMPANY of Chicago, and Assistant Secretary of said Company, who are personally known to me to be the same person whose names are subscribed to the foregoing instrument as such Vice President and 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 and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as his own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth.

County of Cook

State of Illinois

By: P. JOHANSEN
Assistant Secretary

As Trustee Under Trust Number 104572-08
American National Bank and Trust Company of Chicago,

This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the name of the bank and trust company and shall be valid and binding in such regard as if the undersigned, individually, had personally appeared before me and acknowledged that he or she signed, sealed and delivered the said instrument as her or his free and voluntary act for the uses and purposes therein set forth. I am not a party to this instrument and do not assume any liability therefor. In the event of any dispute between the undersigned and the Trustee or any other party, the undersigned hereby waives and agrees to defend and indemnify the Trustee and its representative, including, but not limited to, the costs of any litigation or proceedings brought against the Trustee or any other party, and to hold the Trustee and its representative harmless therefrom.