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RENEWAL MODIFICATION AGREEMENT

THIS AGREEMENT made this THIRTEENTH day of JANUARY, 1994.

WHEREAS, NBD BANK, a state banking corporation, whose address is 1603 Orrington Avenue, Evanston, Illinois 60204, (herein "Lender") has loaned ONE HUNDRED FORTY EIGHT THOUSAND and 00/100 (\$148,000.00) to HELEN A. KARAPANOS, a spinster, (herein "Borrower"), evidenced by Loan Number 8334757-0176390 and the Note and Mortgage or other security instrument executed and delivered under date of October 12, 1993, which Mortgage was recorded on November 5, 1993 as Document Number 93-899663, in the Office of the Recorder of Deeds of Cook County, Illinois, of the jurisdiction wherein the property securing the loan is located, such property being more particularly described as:

Unit Number 1, P-1 and P-2 in Sans Souci Condominium as Delineated on a Survey of the following described Real Estate:

The South 40 feet of Lot 15 in Block 7 in Cochran's Addition to Edgewater in Section 5, Township 40 North, Range 14 East of the Third Principal Meridian, Which Survey is attached as Exhibit "B" to the Declaration of Condominium Recorded as Document 86045019; together with its undivided Percentage Interest in the Common Elements of Cook County, Illinois

PIN: 14-05-410-018-1001
14-05-410-018-1003
14-05-410-018-1004

DEPT-01 RECORDING \$29.50
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COOK COUNTY RECORDER

Unit 2 and Unit P-3 and P-4, in Sans Souci Condominium as Delineated on a Survey of the following described Real Estate:

The South 40 feet of Lot 15 in Block 7 in Cochran's Addition to Edgewater in Section 5, Township 40 North, Range 14 East of the Third Principal Meridian, Which Survey is attached as Exhibit "B" to the Declaration of Condominium Recorded as Document 86045019; together with its undivided Percentage Interest in the Common Elements of Cook County, Illinois

PIN: 14-05-410-018-1002
14-05-410-018-1005
14-05-410-018-1006

Commonly known as: 5611 N. Kenmore, Chicago, Illinois 60660

WHEREAS, pursuant to the provisions of the Note, or, the Note having matured and the entire principal balance of the loan having become due and payable, the Borrower's desire to renew the Note, such renewed Note and the Mortgage securing the same shall contain all of the terms, conditions, and provisions of the original Note except as herein amended.

NOW THEREFORE, the Borrower and the Lender agree as follows:

1. The date "January 13, 1994 (the "Maturity Date")", whenever it appears in the Note and Mortgage is hereby deleted and June 13, 1994, (the "New Maturity Date") is substituted therefore, thereby extending the maturity date of the Note to the New Maturity Date.
2. The unpaid balance of the indebtedness as of the date hereof is ONE HUNDRED FORTY SEVEN THOUSAND TWO HUNDRED FIFTY SEVEN and 97/100 (\$147,257.97) Dollars.
3. The interest rate set forth in the Note is hereby deleted and a new rate of SEVEN AND ONE HALF (7.5%) percent per annum shall be substituted.

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4. The amount of the monthly installments of principal and interest set forth in the Note remains unchanged, until further modified, shall be ONE THOUSAND THREE HUNDRED SEVENTY SEVEN and 66/100 (\$1,377.66) Dollars per month, beginning on the 13th day of January, 1994. Such monthly installments shall continue until the entire indebtedness evidenced by the Note is fully paid, except that any remaining indebtedness, if not sooner paid shall be due and payable on June 13, 1994.

Only the maturity date, the interest rate and the monthly installment of principal and interest have been changed by this Renewal Modification Agreement.

This Modification Agreement is supplementary to said Mortgage. All the provisions thereof and of the Note or Notes, including the right to declare principal and accrued interest due for any cause specified in said Mortgage or Notes, shall remain in full force and effect except as herein expressly modified. The Borrower agrees to perform all the covenants of the Borrower in said Mortgage. The provisions of this Agreement shall inure to the benefit of any holder of said Note or Notes and shall bind the heirs, personal representatives and assigns of the Borrower.

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


HELEN A. KARAPANOS

NBD BANK


Mark A. Fisher
Commercial Banking Officer

This instrument prepared by and mailed to:
NBD Bank
1603 Orrington Avenue
Evanston, Illinois 60204
Mark A. Fisher



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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Jill Hosman, a Notary Public in and for said County and State, do hereby certify that the above named WILLIAM J. HOSMAN and N/A of NBD BANK is personally known to me to be the same persons whose names is subscribed to the foregoing instrument as such WILLIAM J. HOSMAN appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 10th day of MARCH, 1994.

Jill Hosman
Notary Public

OFFICIAL SEAL
JILL HOSMAN
Notary Public, State of Illinois
My Commission Expires 1-27-96

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I Jill Hosman, a Notary Public in and for the said County and State, do hereby certify that Helen A. Karapanos, a spinster, who is 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 and delivered the said instrument as her free and voluntary act, for the sole purpose of releasing and waiving her right of homestead and for no other purpose.

GIVEN under my hand and official seal, this 10th day of MARCH, 1994.

Jill Hosman
Notary Public

OFFICIAL SEAL
JILL HOSMAN
Notary Public, State of Illinois
My Commission Expires 1-27-96

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