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COOK COUNTY RECORDER

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MODIFICATION AND EXTENSION AGREEMENT

This Agreement entered into this 15th day of July, 1995 by and between LaSalle National Trust, N.A. as Successor Trustee to LaSalle National Bank, as Successor Trustee to Exchange National Bank of Chicago, as Trustee under Trust Agreement dated October 20, 1975 and known as Trust #10-30614-09 as maker of an Instalment Note dated July 25, 1990 in the principal amount of \$150,000.00 (the "Note"), a Mortgage dated July 25, 1990 securing the Note and recorded with the Registrar of Titles of Cook County on November 30, 1990 as Document No. 3929828 (the "Mortgage"), and an Assignment of Rents securing the Note and recorded with the Registrar of Titles of Cook County on November 30, 1990 as Document No. 3929829 (the "Assignment of Rents"), and the Bank of Lincolnwood as owner and holder of the Note, Mortgage and Assignment of Rents.

WHEREAS, the parties hereto desire to modify and extend the terms of the Note covering, the following described real estate

Lots 30, 31, 32, 33 in Block 1 in Dickinson-Lowell Homestead Subdivision of parts of Lots 11 and 12 of School Trustee's Subdivision of Section 16, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Property Address: 4900-4910 W. Irving Park Road, Chicago, IL
Tax I.D. #: 13-16-420-021-0000

WHEREAS, the outstanding principal balance of the Note as of the date hereof is \$135,263.26.

NOW, THEREFORE, in consideration of the premises hereto, the parties have agreed as follows:

THIS INSTRUMENT WAS PREPARED BY
SUNIL K. BHARGAVA
4100 WEST TOWNEY AVE.
LINCOLNWOOD, ILL. 60466

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1. The Debtor and the Trustee hereby acknowledge and reaffirm the indebtedness evidenced by the Note and secured by the Mortgage and the Assignment of Rent.

2. The Note, payable to Bearer, secured by Trust Deed is hereby modified and extended on the following terms:

The outstanding principal balance shall bear interest, at an annual rate of Eight and One-Quarter (8-1/4%) percent, and will be repaid as follows: \$1,312.25 including interest due on August 15, 1995, then \$1,312.25 monthly beginning September 15, 1995 with a final monthly payment of \$1,312.25 due on June 15, 2000. A final payment of principal and interest then owing, if not sooner paid, shall be due on the 15th day of July, 2000.

3. The Note may be prepaid without penalty (1) in an amount equal to two additional installments, as amended, per month, which shall be applied in the reverse order of amortization, and (2) that in the event that such prepayment results from the sale and conveyance of the property covered by the Mortgage securing the Note, but the Debtor shall be required to pay all principal, interest and other charges then due and owing under the terms of the Note, as amended, and any instrument given to secure the Note. Any other prepayment shall include all accrued interest and other charges then due and owing on the Note, as amended, and the greater of (a) the remaining outstanding principal balance due on the Note, as amended, or (b) the remaining payments of principal and interest due hereunder, including any balloon payment, that would have been otherwise due under the terms of the Note, as amended, had the Debtor not prepaid such payments, discounted to the present value using the Prime Rate of the Holder of the Note in effect on the date of such prepayment by the Debtor. As used herein, the term "Prime Rate" shall mean the rate publicly announced and published by the Holder of the Note as the Note Holder's Prime Rate. The Holder of the Note makes no representation or warranty that the Prime Rate is the lowest or best interest rate offered by the holder of the Note to commercial or other borrowers.

4. In all other respects, the Note and Mortgage shall remain in effect as originally executed.

This Modification and Extension Agreement is executed by LaSalle National Trust, N.A., as Successor Trustee to LaSalle National Bank, as Successor Trustee to Exchange National Bank of Chicago as Trustee, solely in the exercise of the authority conferred upon it as said Trustee, and no personal liability or responsibility shall be assumed by, nor at any time be asserted or enforced against it, its agents or employees on account hereof, or on account of any promises, covenants, undertakings or agreements herein or in said Note contained, either expressed or implied; all such liability, if any being expressly waived and released by the mortgagee or holder or holders of said Note and by all persons claiming by, through or under said mortgage or the holder or holders, owner or owners of said Note and by every person now or hereafter claiming any right or security thereunder. It is understood and agreed that LaSalle National Trust, N.A. as Successor Trustee to LaSalle National Bank, as Successor Trustee to Exchange National Bank of Chicago, individually, or

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as Trustee shall have no obligation to see to the performance or non-performance of any of the covenants or promises herein contained, and shall not be liable for any action or nonaction taken in violation of any of the covenants herein contained. It is further understood and agreed that the Trustee is not entitled to receive any of the rents, issues, or profits of or from said trust property and this instrument shall not be construed as an admission to the contrary.

dated at Chicago, Illinois, this 22th day of July, 1995. A.D.

LaSalle National Trust, N.A. as Successor
Trustee to LaSalle National Bank, as
Successor Trustee to Exchange National
Bank of Chicago not individually but solely as
Trustee as aforesaid

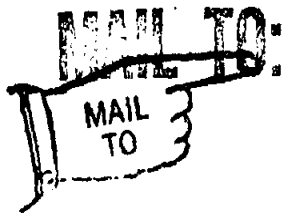
By: [Signature]
Vice President

ATTEST:

Trust Officer: [Signature]
Assistant Secretary

ACCEPTED:
BANK OF LINCOLNWOOD
By: [Signature]
Vice President

THIS INSTRUMENT WAS PREPARED BY
SHELIA K. PETER
4433 WEST TOUHY AVE.
LINCOLNWOOD, ILL. 60466



BANK OF LINCOLNWOOD
ATTN: PETER M. GUENZER
VICE PRESIDENT
4433 W. TOUHY AVE.
LINCOLNWOOD, IL 60466

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