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#23

COOK COUNTY

DOCUMENT PREPARED AND RECORDATION REQUESTED BY:

Bank One, Chicago, NA
8760 West 159th Street
Orland Park, Illinois 60462

DEPT-01 RECORDING \$33.50
7:0008 TRAH 3092 07/14/95 15:14:00
\$7535 \$ REC # 95618950
COOK COUNTY RECORDER

WHEN RECORDED MAIL TO:

Bank One, Chicago, NA
8760 West 159th Street
Orland Park, Illinois 60462

MORTGAGE MODIFICATION

This Agreement is entered into this 9th day of July, 1995, by and among Juneeyk Construction Company, Inc., an Illinois corporation, with its principal place of business located at 2307 W. 136th Street, Blue Island, Illinois 60406 ("Borrower"), Daniel R. Juneeyk and Catherine M. Juneeyk, residing at 7409 W. 163rd Place, Tinley Park, Illinois 60477 ("Guarantors"), Heritage Trust Company, formerly known as Bremen Bank and Trust Company, as Trustee under Trust Agreement dated June 19, 1979 and known as Trust Number 79-1491 ("Grantor" or "Mortgagor") and Bank One, Chicago, NA, with an office located at 8760 West 159th Street, Orland Park, Illinois 60462 ("Lender").

RECITALS

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A. Borrower is currently indebted to Lender under various obligations including a revolving promissory note dated as of March 23, 1995 in the principal face amount of Two Hundred Fifty Thousand and 00/100 Dollars (\$250,000.00) (as amended, modified or extended from time to time, "Revolving Promissory Note"), and a term note dated as of March 23, 1995 in the principal face amount of Two Hundred Thousand and 00/100 Dollars (\$200,000.00) (as amended, modified or extended from time to time, "Term Promissory Note"), which Revolving Promissory Note and Term Promissory Note are secured by (without limitation) the following Security Documents:

- 1) Commercial Security Agreement from Borrower to Lender dated March 23, 1995 ("Security Agreement");
- 2) Two Commercial Guaranties dated March 23, 1995 executed by Guarantors ("Guaranties");

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3) Mortgage, Assignment of Rents, Security Agreement dated March 23, 1995 from Mortgagor to Lender (as amended, modified or extended from time to time, "Mortgage") on the property commonly known as 7409 W. 163rd Place, Tinley Park, Illinois, 60477 legally described in Exhibit "A" attached hereto ("Property"), which Mortgage was recorded with the Cook County Recorder's Office on April 24, 1995 as Document Number 95269129;

4) An Assignment of Leases and Rents dated July 9, 1995 ("Assignment of Rents");

5) A Collateral Assignment of Beneficial Interest in Heritage Trust Company, formerly known as Bremen Bank and Trust Company, Land Trust under Trust Agreement dated June 19, 1979 and known as Trust Number 79-1491, executed by Catherine M. Janecyk ("CABI"); and

6) Cross-Collateral/Cross-Default Agreement dated July 9, 1995 ("CCFDA").

B. Borrower, Grantor and Guarantors have requested an additional revolving line of credit in the principal face amount of One Hundred Twenty Five Thousand and 00/100 Dollars (\$125,000.00) and Lender is willing to grant such request pursuant to the terms and provisions of this Agreement, a Cross-Collateral/Cross-Default Agreement dated July 9, 1995 and a promissory note dated July 9, 1995 in the principal face amount of One Hundred Twenty Five Thousand and 00/100 Dollars (\$125,000.00) ("Additional Promissory Note").

NOW THEREFORE, in consideration of the above recitals, the parties hereto do hereby agree and acknowledge as follows:

1. Borrower, Grantor and Guarantors acknowledge that the Security Agreement, Guaranties, Mortgage, Assignment of Rents, CABI, CCCDA and other applicable Security Documents are in full force and effect.

2. The Security Agreement, Guaranties, Mortgage, Assignment of Rents, CABI, CCCDA and other applicable Security Documents continue to be granted as collateral security for the repayment of the Revolving Promissory Note and Term Promissory Note and are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Additional Promissory Note and any future advances under the Revolving Promissory Note and the Additional Promissory Note, whether such advances are obligatory or to be made at the option of the Lender, or otherwise, as are made within twenty years from the date of the Mortgage, to the same extent as if such future advances were made on the date of the execution of the Mortgage, although there may be no advance made at the time of execution of the Mortgage, and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness that is secured by the Mortgage may increase or decrease from time to time, but the total unpaid balance so secured at any

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BANK ONE, CHICAGO, ILL.

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Guarantors:

Daniel R. Janecyk
Daniel R. Janecyk

Catherine M. Janecyk
Catherine M. Janecyk

Lender:
Bank One, Chicago, NA

By: [Signature]
Its: Asst Vice President

STATE OF ILLINOIS) SS
COUNTY OF Cook)

I, the undersigned, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY that Daniel R. Janecyk and Catherine M. Janecyk, appeared before me in person and acknowledged that (she/he/they) signed the foregoing instrument as (his/her/their) free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 17th day of August, 19 95.

Martha Russo
Notary Public



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MANAGEMENT
PROPERTY
PROPERTY
PROPERTY
PROPERTY

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OUTSIDE

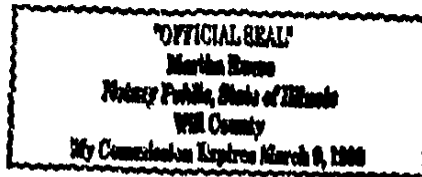
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STATE OF ILLINOIS) SS
COUNTY OF Cook)

I, the undersigned, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY that John J. Masterson and _____, appeared before me in person and acknowledged that ~~(she/he/they)~~ signed the foregoing instrument as ~~(his/hers/theirs)~~ free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this 17th day of August, 19 95.

Martha Russo
Notary Public



STATE OF ILLINOIS) SS
COUNTY OF _____)

I, _____, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY that _____ of Bank One, Chicago, NA, appeared before me in person and acknowledged that (she/he/they) signed the foregoing instrument as (his/her/their) free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notary seal this _____ day of _____, 19 _____.

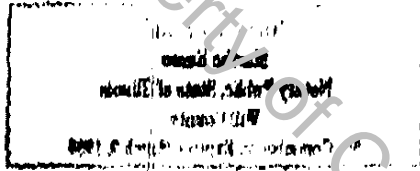
Notary Public

This document was prepared by and to be returned to:

Sam L. Pappas/Jack Masterson
Bank One, Chicago, NA
8760 West 159th Street
Orland Park, Illinois 60462

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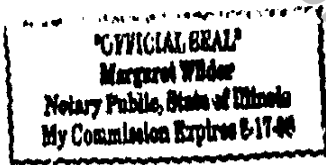
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CORPORATE NOTARY

STATE OF ILLINOIS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT Cynthia T. Sikora and Linda Lee Lutz of HERITAGE TRUST COMPANY are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer 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 corporation, for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said corporation did affix the said corporate seal of said corporation to said instrument as her own free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 17th day of August 1995.



Margaret Wilder
Notary Public

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 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 purpose of only that portion of the trust property specifically described herein, and this instrument is 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 responsibility is assumed by nor shall at any time be asserted or enforceable against Heritage Trust Company, 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.

HERITAGE TRUST COMPANY

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COOK COUNTY CLERK'S OFFICE
100 N. LAUREL ST. CHICAGO, IL 60602
TEL: (773) 399-3000 FAX: (773) 399-3001
WWW.COOKCOUNTYCLERK.COM

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EXHIBIT A

LOT 569 IN BREMENTOWNE ESTATES UNIT NO. 4, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 24; OF PART OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 24; OF PART OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 24; OF PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 24; TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 27-24-405-003

COMMONLY KNOWN AS: 7409 W. 163rd Place, Tinley Park, Illinois
60477

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