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COOK COUNTY RECORDER

The Chicago Heights National Bank
1030 Dixie Highway
Chicago Heights, IL 60411
Loan No. 727877050
HELOC MATURITY MODIFICATION

LOAN MODIFICATION AGREEMENT

WHEREAS, THE CHICAGO HEIGHTS NATIONAL BANK, a National Banking Association (the "BANK") entered into a Line of Credit Agreement ("CREDIT AGREEMENT") with Dennis B. Sitkiewicz and Marilyn Sitkiewicz, his wife

(whether one or more, each will be referred to individually and collectively as the "BORROWER") dated July 30, 1991, under which the BANK did grant and establish for BORROWER a Line of Credit in the maximum principal amount of Two Hundred Thousand and 00/100 \$200,000.00. That on said date and pursuant to said Agreement, the BORROWER did execute a Promissory Note ("NOTE") and a Trust Deed To Secure Revolving Line of Credit ("TRUST DEED"), which CREDIT AGREEMENT, NOTE and TRUST DEED are incorporated herein by this reference as if set forth in full; and

WHEREAS, said TRUST DEED was recorded in the Office of the Recorder of Deeds of Cook County, Illinois, as Document No. 91403739, on August 8, 1991; and

WHEREAS, the property subject to said Trust Deed is legally described as follows:

Tract 2 in Frederick H. Bartlett's Golf and Country Club Estates, Being a Subdivision of the South 2150 Feet of the East 1/4 of the South West 1/4 of Section 7, and the East 40 feet lying North of the South 2150 feet of said East 1/4 of the South West 1/4 of said Section 7, also the West 674.71 feet of the South East 1/4 of said Section 7, Township 35 North, Range 14 East of the Third Principal Meridian, according to the plat thereof recorded May 29, 1942 as Document 12901128, in Cook County, Illinois
Permanent Index Number: 32-07-302-010-0000
Property Address: 1608 Cambridge Avenue, Flossmoor, IL 60422

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5. APPLICATION OF PAYMENTS: All payments shall be applied as provided in the NOTE and TRUST DEED.

4. PAYMENT AND MATURITY DATE MODIFICATIONS: All provisions contained in the CREDIT AGREEMENT, NOTE, AND TRUST DEED providing for (a) payment of interest only, with a balloon payment of principal five (5) years from the date of maturity, shall remain in full force and effect. If not paid prior to maturity, all principal and interest shall become due and payable in full on January 15, 1997, which shall be the new maturity date.

3. MODIFIED INTEREST PROVISIONS: All provisions contained in the CREDIT AGREEMENT, NOTE, TRUST DEED and other documents providing for payment of interest at an adjustable rate based upon a stated index rate shall remain in full force and effect. That effective as of July 15, 1996, the BORROWER shall pay interest on the balance of principal remaining due and unpaid from time to time at the variable rate of Prime + 1/2% (Prime + 1/2%) per annum until maturity.

2. UNPAID BALANCE AND CURRENT INTEREST RATE: That, as of the date of this Agreement, the credit limit of the aforesaid indebtedness owed to the BANK BY BORROWER is the sum of Two Hundred Thousand and 00/100 DOLLARS (\$ 200,000.00). and the current interest rate due thereon is Prime + 1/2 percent (Prime + 1/2%) per annum.

1. PREAMBLES: That the preambles above set forth are incorporated herein as if set forth in full.

NOW, THEREFORE, in consideration of the BANK agreeing to the modifications contained herein and other good and valuable consideration, IT IS HEREBY AGREED by and between the undersigned as follows:

WHEREAS, the parties desire to set forth herein the modified terms of said loan so that there shall be no misunderstanding with regard thereto.

WHEREAS, the undersigned BORROWER desires a modification of the maturity date of said loan upon the terms as provided hereafter the BANK has agreed to modify said loan as hereinafter stated; and

WHEREAS, said CREDIT AGREEMENT provides for the following: (a) BORROWER to draw against the line of credit to the maximum amount of the loan; and (b) Accrual of interest on a daily basis at a floating adjustable rate; and (c) Monthly payments of accrued interest only required and a balloon payment of principal five (5) years from the date thereof; and

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6. PAYMENT OF EXPENSES: BORROWER agrees to pay any and all additional costs and expenses in connection with this Agreement, including recording fees, title fees and the like.

7. COOPERATION OF BORROWER: BORROWER agrees to execute any documents and take any action necessary to effectuate the terms of this Agreement, including any action necessary in the future to establish and maintain the BANK'S security position, including execution or correction of documents and the like.

8. BORROWER'S WARRANTIES: BORROWER hereby warrants and confirms that the BORROWER has taken no action which would create any lien or encumbrance on the property subject to the aforesaid TRUST DEED, which would jeopardize the security interest of the BANK in said property, since the date of execution of the original CREDIT AGREEMENT, NOTE and TRUST DEED.

9. MODIFICATION EFFECT: This Agreement shall modify and supersede any provisions in said CREDIT AGREEMENT, NOTE, and TRUST DEED in conflict therewith. It is further agreed that all terms and conditions contained in the CREDIT AGREEMENT, NOTE, and TRUST DEED, and any other documents executed in connection therewith, not in conflict herewith and not herein specifically modified, shall remain in full force and effect.

10. HOMESTEAD WAIVER: BORROWER hereby releases and waives all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois which BORROWER might have in the real estate, or improvements located thereon, subject to the aforesaid TRUST DEED and this Modification Agreement.

11. This Agreement shall be governed by the laws of the State of Illinois. Any provision of this Agreement which is unenforceable or is invalid or contrary to the laws of Illinois or the inclusion of which would affect the validity, legality or enforcement of this Agreement, shall be of no effect, and in such case, all the remaining terms and provisions of this Agreement shall subsist and be fully effective the same as though no such invalid portion had ever been included herein.

Signed, sealed and delivered at Chicago Heights, Illinois, this 30th day of August, 1996.

THE CHICAGO HEIGHTS NATIONAL BANK

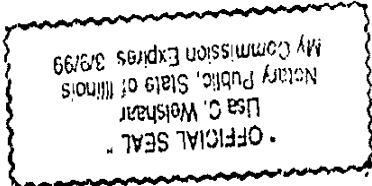
By: Donald S. Kirchell
Its Donald S. Kirchell, Sr. Vice President
Attest: Will Ramirez
Its Will Ramirez, Loan Officer

X Dennis B. Sitkiewicz
Dennis B. Sitkiewicz
X Marilyn Sitkiewicz
Marilyn Sitkiewicz
BORROWER
(Individuals)

BANK

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Chicago Heights, IL 60411
1030 Dixie Highway
The Chicago Heights National Bank

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO

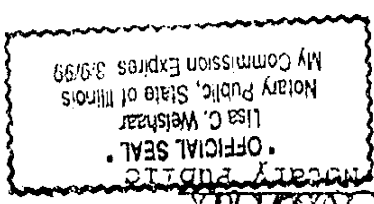
Sharon A. Williams
Notary Public

GIVEN under my hand and notarial seal this 4th day of September, 1996.

forth.
act of said corporation, for the uses and purposes therein set
their own free and voluntary act and as the free and voluntary
daily authorized, signed and delivered the said instrument as
day in person and acknowledged to me that they, being hereunto
subscribed to the foregoing instrument, appeared before me this
of THE CHICAGO HEIGHTS NATIONAL BANK, a national corporation,
and Will Ramirez respectively

and Loan Officer, whose names are Donald S. Mitchell
State aforesaid, do hereby certify that St. Vite President
I, the undersigned, Notary Public in and for the County and

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STATE OF ILLINOIS)
) SS)
(Bank Acknowledgment)

Sharon A. Williams
of September, 1996

GIVEN under my hand and notarial seal this 4th day
act, for the uses and purposes therein set forth.
and delivered the said instrument as their free and voluntary
before me this day in person, and acknowledged that they signed
are personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared

Stikiewicz
and State, do hereby certify that Penita B. Stikiewicz and Marilyn
I, the undersigned, a Notary Public in and for said County

STATE OF ILLINOIS)
) SS)
COUNTY OF Cook)

(Individual Borrower Acknowledgment)

The undersigned endorser or endorsers, guarantor or guarantors,
or other secondary obligor or obligors, including an original
unreleased borrower or borrowers, hereby consent to the
foregoing Loan Modification Agreement.

CONSENT TO LOAN MODIFICATION

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