

# UNOFFICIAL COPY

RECORDATION REQUESTED BY:  
Heritage Bank  
17500 Oak Park Avenue  
Tinley Park, IL 60477

96977185

*Prepared By: +*  
WHEN RECORDED MAIL TO:  
Heritage Bank  
Attn: John Leahy  
17500 Oak Park Avenue  
Tinley Park, IL 60477

. DEPT-01 RECORDING \$31.50  
. T#0001 TRAN 7284 12/30/96 10:18:00  
. #4006 ÷ RC \*-96-977185  
. COOK COUNTY RECORDER

## EXTENSION AND MODIFICATION AGREEMENT

THIS AGREEMENT made this 1st day of October, 1996, by and between Melvin Wells herein referred to as "Borrower" and Heritage Trust Company as "Trustee", and Heritage Bank formerly known as Heritage Bank Crestwood, owner and holder of the note secured by the following described real estate:

See Attached for Heritage Trust Co. #2922 and Trust #2923  
*457854*  
RE: TITLE SERVICES # *12-2062*

THAT WHEREAS, Trustee heretofore executed certain Collateral Assignments of Beneficial Interest in Heritage Trust Company T/U/T #2922 dated 10/7/86 in the amount of \$85,000 and 6/26/89 in the amount of \$150,000 and accepted in the office of Heritage Trust Company, 17500 S. Oak Park Avenue, Tinley Park, Illinois of Cook County, Illinois on 10/23/86 and 6/26/89 conveying the following described premises to Heritage Bank f/k/a Heritage Bank Crestwood and Illinois Corporation, to secure payment of a certain Principal Promissory Note executed by said Borrower dated October 1, 1993, payable in the sum of \$109,200 as therein provided.

AND WHEREAS SAID Collateral Assignment of Beneficial Interests securing said principal Promissory Note are valid and subsisting liens on the premises described therein, previously modified as document number 95768091.

AND WHEREAS the parties hereto have agreed upon certain modifications of the terms of said Note and Collateral Assignment of Beneficial Interest and to an extension of the time of payment of said Note.

NOW, THEREFORE, in consideration of the premises, and the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby mutually agree as follows: that said Note and Assignment of Beneficial Interest by and the same is hereby modified to show the 1st payment due on the 1st day of November, 1996, with the final payment, if not sooner paid, due on the 1st day of October, 1997, with monthly payments of \$1,000.00 including principal and the outstanding interest owing the rate of Base + 1.50% floating per annum.

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IT IS FURTHER MUTUALLY AGREED BY AND BETWEEN THE PARTIES THAT ALL PROVISIONS OF said Note and Collateral Assignments of Beneficial Interest shall remain unchanged and in full force and effect for and during said extended period except only as herein specifically modified, and further that in the event of default in the payments of principal or interest due under said Note as herein modified, or in the event of failure to perform any and all of the agreements contained in said Note and Collateral Assignments of Beneficial Interest as herein modified, the entire amount of unpaid principal and interest shall at the option of the holder thereof become immediately due and payable without notice or demand that all the rights and obligations under said Collateral Assignment of Beneficial Interest as modified shall extend to and be binding on the successors and assigns of Bank and the successors and assigns of Trustee.

THIS AGREEMENT is executed by Heritage Trust Company not personally, but as Trustee aforesaid, in the exercise of power and authority conferred on it as such Trustee, and said Trustee hereby warrants that it has full power and authority to execute this instrument and that nothing herein or in said Note contained shall be construed as creating any liability on said Heritage Trust Company either individually, or as Trustee personally to pay the covenant either expressed or implied herein contained, all such liability, if any, being expressly waived by hereunder, and as far as Heritage Trust Company either individually, or as trustee, or its successors personally are concerned, the holder of said Note, or of any indebtedness accruing hereunder shall look solely to the premises herein described for the payment of sums due or the enforcement of the lie created by said Collateral Assignments of Beneficial Interest.

DATED this 1st day of October, 1996.

Heritage Trust Company, as Trustee, and not personally under Trust Nos. 2922 and 2923.

BY:

ATTEST:

Donna J. Wroblewski  
Trust Officer  
ASST.

Lynda A. Blum  
Assistant Secretary

State of Illinois)  
County of Cook )

GENERAL RIDER ATTACHED HERETO IS  
RECEIVED BY THE CLERK OF THE COURT

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, do hereby certify that Donna J. Wroblewski as Trust Officer of Heritage Trust Company and Lynda A. Blum, Assistant Secretary of Heritage Trust Company, 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, sealed and delivered the

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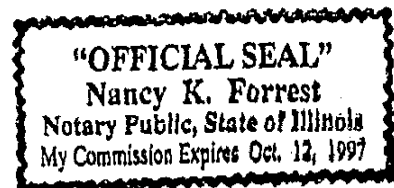
said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Assistant Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said Corporation, did affix the 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 1st day of October, 1996.

Nancy K. Forrest  
Notary Public

BORROWER:

Melvin Wells  
Melvin Wells

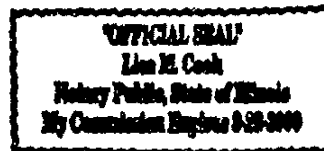


STATE OF ILLINOIS)  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for and residing in said County, in the State aforesaid, do hereby certify that Melvin Wells who is personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 1st day of October, 1996.

Lisa M. Cook  
Notary Public



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ATTEST:

BY

Howard Kockler  
Howard Kockler  
Assistant Secretary

BY

John E. Leahy  
John E. Leahy  
First Vice President

STATE OF ILLINOIS)  
COUNTY OF COOK )

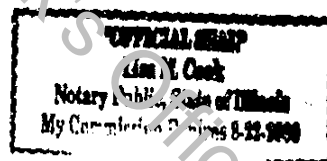
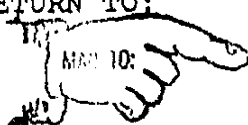
I, the undersigned, a Notary Public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY, that Howard Kockler, Assistant Secretary of Heritage Bank, and John E. Leahy, First Vice President of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Secretary and First Vice President, 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 Bank, 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 Bank, did affix the corporate seal of said Bank to said instrument as his own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 1st day of October, 1996.

Allen N. Cook  
Notary Public

RETURN TO:

John Leahy  
Heritage Bank  
17500 Oak Park Avenue  
Tinley Park, IL 60477



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HTC #2923

Parcel 1

Lot 19 in Block 12 in Lincoln Manor Fourt Addition, a subdivision of that part of the East 1/2 of the North East 1/4 of Section 3, Township 36 North, Range 13, East of the Third Principal Meridian, which lies north of Midlothian Turnpike, in Cook County, Illinois.

Address: 15748 Redvale, Robbins, Illinois 60472  
Permanent Real Estate Tax Identification #28-03-212-050

Parcel 2

Lot 29 in Block 8 in Lincoln Manor fourth addition subdivision of the East 1/2 of the North East 1/4 of Section 3, Township 36 North, Range 13 East of the Third Principal Meridian, which lies north of Midlothian Turnpike in Cook County, Illinois

Address: 1124 W. 136th Pl., Robbins, IL 60472  
Permanent Real Estate Tax Identification #28-03-208-029

Parcel 3

Lot 24 in Block 1 in Blue Island Highlands Second Addition, being a subdivision of the East 1/2 of the North West 1/2 of the South West 1/4 of Section 2, Township 36 North, Range 14 East of the Third Principal Meridian, and of Lot 13 and that part of Lot 11, lying South of Public Road as now laid out and used in Egan's Subdivision in the North West 1/4 of Section 2, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Address: 13832 Avers, Robbins, Illinois 60472  
Permanent Real Estate Tax Identification #28-02-111-038

HTC #2922

Lots 34 to 38 inclusive in Block 17 in Orchard Ridge Addition to South Harvey Subdivision of South 1/2 of the North West 1/4 of Section 30, Township 36 North, Range 14, East of the Third Principal Meridian, also East 1/2 of the S.E. 1/4 of the N.E. 1/4 and East 16 feet of the N.E. 1/4 of the N.E. 1/4 of Section 25, Township 36 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois, commonly known as 17043 Armetta St., Hazel Crest, Illinois.

Address: 17043 Armetta St., Hazel Crest, IL 60429  
Permanent Real Estate Tax Identification #28-25-207-057

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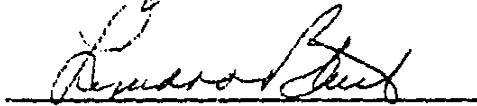
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## GENERAL RIDER

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 be 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 for purposes of liability limited to 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

  
Assistant Trust Officer

  
~~Land Trust Officer~~  
Assistant Secretary

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