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. DEPT-01 RECORDING \$31.50
. T#2222 TRAN 5191 04/01/97 15:52:00
. #2306 # RH #-97-225771
. COOK COUNTY RECORDER

SECOND LOAN MODIFICATION AGREEMENT

THIS AGREEMENT, is made and entered into as of March 19, 1997, but made effective as of April 1, 1997, by and between MID TOWN BANK AND TRUST COMPANY OF CHICAGO, an Illinois corporation ("BANK"), MID TOWN BANK AND TRUST COMPANY OF CHICAGO, NOT PERSONALLY BUT AS TRUSTEE UNDER TRUST AGREEMENT DATED February 11, 1987 A/K/A TRUST NO 1495 ("BORROWER") and ADRIAN WINICK ("GUARANTOR")

WHEREAS:

1. The BORROWER has heretofore executed a Promissory Note dated 3/25/87 in the principal amount of \$144,160.00 of which the BANK is presently the holder.
2. The NOTE is secured by a Trust Deed dated 3/25/87 and recorded in the Recorder's Office of Cook County, Illinois, as document number 87177203 ("TRUST DEED"), conveying to TRUSTEE certain real estate described in Exhibit "A" attached hereto and by this reference incorporated herein ("REAL ESTATE").
3. The NOTE is further secured by an Assignment of Rents of even date therewith and recorded in the Recorder's Office of Cook County, Illinois as document number 87177204 ("ASSIGNMENT OF RENTS") assigning all the rents and profits from the REAL ESTATE.
4. The NOTE is further secured by a Collateral Assignment of the Beneficial Interest in the certain Land Trust which is known as Mid Town Bank and Trust Company of Chicago a/u Trust Agreement dated 2/11/87 a/k/a Trust No. 1495 ("ASSIGNMENT OF BENEFICIAL INTEREST") which land trust holds title to the described REAL ESTATE.
5. The NOTE is further secured by a Personal Guaranty ("GUARANTY") dated May 20, 1994, and executed by the GUARANTOR guaranteeing repayment of the indebtedness evidenced by said NOTE.
6. The BANK has disbursed to BORROWER the sum of \$144,160.00 which amount represents the entire principal sum of the indebtedness evidenced by the NOTE and there is an outstanding balance of \$101,449.65 as of the effective date herein.

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- 7. Said NOTE, TRUST DEED and ASSIGNMENT OF INTERESTS were modified by a Loan Modification Agreement dated April 22, 1992, and recorded in the Recorder's Office of Cook County, Illinois, as document number 92702295 ("MODIFICATION #1") wherein the interest rate, repayment terms and maturity date were modified;
- 8. The interest rate evidenced on said NOTE, as amended by MODIFICATION #1, is 9.125% per annum;
- 9. The maturity date evidenced on said NOTE, as amended by MODIFICATION #1, is April 1, 1997;
- 10. The BORROWER desires to amend the loan amount, interest rate and maturity date as evidenced by the NOTE;
- 11. The BANK has agreed to such modification pursuant to the terms and conditions of a commitment of the BANK dated March 19, 1997 ("COMMITMENT").

NOW THEREFORE, notwithstanding anything contained to the contrary in the NOTE, MORTGAGE, AND GUARANTY(S), and in consideration of the mutual covenants, conditions, and premises contained herein, the PARTIES HERETO AGREE AS FOLLOWS:

- A. The principal amount evidenced by the NOTE as of the effective date is \$103,600.00.
- B. The interest rate evidenced by the NOTE as of the effective date is 7.0% per annum.
- C. Principal and interest payments in the amount of \$1,397.01 shall continue monthly beginning May 1, 1997, until the maturity date stated herein.
- D. The maturity date is hereby amended to April 1, 2004
- E. Except as modified herein, the terms, covenants and conditions of the MORTGAGE AND GUARANTY shall remain unchanged and otherwise in full force and effect. In the event of any inconsistency between the terms of this agreement and the terms of the NOTE and/or MORTGAGE AND GUARANTY, the terms herein shall control.
- F. The lien of the MORTGAGE is hereby modified as security for the payment of the principal sum evidenced by the NOTE and amended by this SECOND LOAN MODIFICATION AGREEMENT.
- G. This agreement shall be governed by and construed under the laws of the State of Illinois.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals day and the year first written above.

MID TOWN BANK AND TRUST COMPANY OF CHICAGO ("BANK")

By: Mary C. Sweeney
 Mary C. Sweeney, Senior Vice President

Attest: Cindy Wrona
 Cindy Wrona, Assistant Secretary

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BORROWER:

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MID TOWN BANK AND TRUST COMPANY OF CHICAGO, not personally but as Trustee as afore-said.

By: *Carmen Rosario*
Carmen Rosario, Assistant Trust Officer

Attest: *Cindy Wrona*
Cindy Wrona, Assistant Secretary

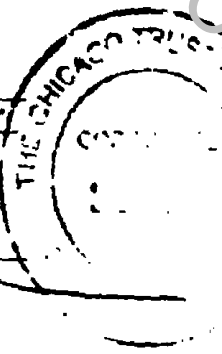
GUARANTOR:

Adrian Winick
Adrian Winick

CHICAGO TITLE AND TRUST COMPANY OF CHICAGO ("TRUSTEE")

By: *Barbara Stauder*

Attest: *[Signature]*



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5/22/2018

STATE OF ILLINOIS)
)
COUNTY OF COOK)

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I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that Mary C. Sweeney, Senior Vice President of Mid Town Bank and Trust Company of Chicago, an Illinois corporation, and Cindy Wrona, Assistant Secretary of said Illinois corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Senior Vice President 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 acts, and as the free and voluntary acts of said corporation, for the uses and purposes therein set forth; and the Assistant Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said corporation, did affix said corporate seal 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 March 19, 1997.



Notary Public

My commission expires:



STATE OF ILLINOIS)
)
COUNTY OF COOK)

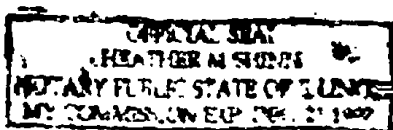
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that Carmen Rosario, Assistant Trust Officer of Mid Town Bank and Trust Company of Chicago, an Illinois corporation, and Cindy Wrona, Assistant Secretary of said Illinois corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant 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 acts, and as the free and voluntary acts of said corporation, for the uses and purposes therein set forth; and the Assistant Secretary did also then and there acknowledge that she, as custodian of the corporate seal of said corporation, did affix said corporate seal 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 March 19, 1997.



Notary Public

My commission expires:



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STATE OF ILLINOIS)

COUNTY OF COOK)

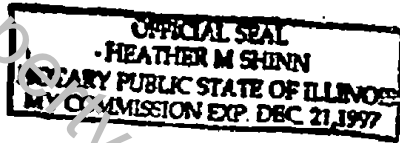
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Adrian Wirick, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this March 19, 1997.

[Handwritten Signature]

Notary Public

My commission expires:

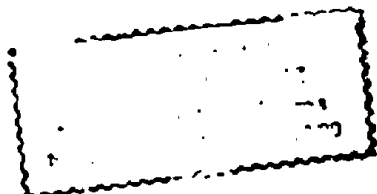


STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Adrian Wirick of Chicago Title and Trust Company, an Illinois corporation, and Heather M. Shinn of said Illinois corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Adrian Wirick, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary acts, and as the free and voluntary acts of said corporation, for the uses and purposes therein set forth; and the Heather M. Shinn did also then and there acknowledge that he, as custodian of the corporate seal of said corporation did affix said corporate seal to said instrument as his 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 19 day of March, 1997.



[Handwritten Signature]
Notary Public

My commission expires

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EXHIBIT "A"

LEGAL DESCRIPTION:

LOT 53 AND THE NORTH 1/2 OF LOT 54 IN P F HAYNES ADDITION TO CHICAGO, IN THE EAST 1/2 OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PERMANENT INDEX NUMBER:

14-30-404-068-0000

PROPERTY COMMONLY KNOWN AS:

2646 NORTH MARSHFIELD, CHICAGO, ILLINOIS

Mail To:

THIS INSTRUMENT WAS PREPARED

BY: Carmen Rosario

MID TOWN BANK AND TRUST COMPANY OF CHICAGO

2021 NORTH CLARK STREET

CHICAGO, ILLINOIS 60614

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FILED

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