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DEPT-01 RECORDING \$29.50
192222 TRAM 5191 04/01/97 15:52:00
#2307 RH #-97-225772
COOK COUNTY RECORDER

SECOND LOAN MODIFICATION AGREEMENT

THIS AGREEMENT, is made and entered into as of February 26, 1997, but made effective as of March 1, 1997, by and between MID TOWN BANK AND TRUST COMPANY OF CHICAGO, an Illinois corporation ("BANK") & MADGE ATTWOOD, divorced and not since remarried ("BORROWER")

WHEREAS:

1. The BORROWER has heretofore executed a Promissory Note dated February 19, 1991, in the principal amount of \$140,000.00 ("NOTE"), of which the BANK is presently the holder.
2. The NOTE is secured by a Trust Deed dated February 19, 1991, and recorded in the Recorder's Office of Cook County, Illinois, as document number 91082494 ("TRUST DEED"), placing a mortgage lien on 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 91082495 ("ASSIGNMENT OF RENTS") assigning all the rents and profits from the REAL ESTATE;
4. The BANK has disbursed to BORROWER the sum of \$140,000.00, which amount represents the entire principal sum of the indebtedness evidenced by the NOTE.
5. Said NOTE, TRUST DEED and ASSIGNMENT OF RENTS were modified by a Loan Modification Agreement dated March 1, 1992, and recorded in the Recorder's Office of Cook County, Illinois, as document number 92220371 ("MODIFICATION #1") wherein the interest rate, repayment terms and maturity date were modified;
6. The interest rate evidenced on said NOTE, as amended by MODIFICATION #1, is 7.50% per annum;
7. The maturity date evidenced on said NOTE, as amended by MODIFICATION #1, is March 1, 1997;
8. The BORROWER desires to amend the repayment terms and maturity date as evidenced by the NOTE;
9. The BANK has agreed to such modification pursuant to the terms and conditions of a commitment of the BANK dated February 26, 1997 ("COMMITMENT").

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[Handwritten Signature]

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NOW THEREFORE, notwithstanding anything contained in the NOTE, TRUST DEED, and ASSIGNMENT OF RENTS, 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 \$105,620.49 (after payment due 3/1/97).
- B. Principal and interest payments in the amount of \$979.11 (based on a 15 year amortization) shall be due monthly beginning April 1, 1997, and each month thereafter until all of said principal and interest is repaid in full.
- C. The maturity date is hereby amended to March 1, 2012.
- D. Except as modified herein, the terms, covenants and conditions of the TRUST DEED and ASSIGNMENT OF RENTS 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 TRUST DEED and ASSIGNMENT OF RENTS, the terms herein shall control.
- E. The lien of the TRUST DEED and ASSIGNMENT OF RENTS are hereby modified as security for the payment of the principal sum evidenced by the NOTE and amended by this SECOND LOAN MODIFICATION AGREEMENT
- F. 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 the 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

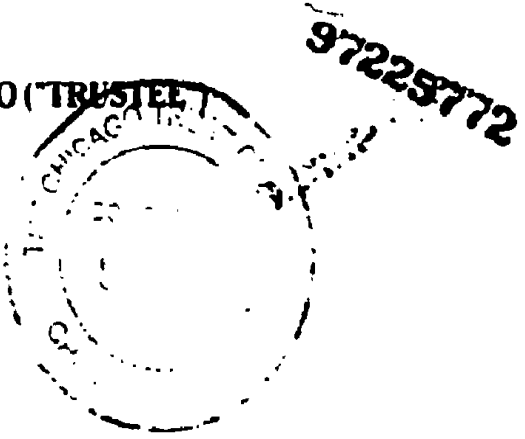
Attest: Carmen Rosario
Carmen Rosario, Assistant Secretary

BORROWER:

Madge Attwood
Madge Attwood

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

By Barry Sweeney
Assistant Vice President
Attest: Arthur O. [Signature]



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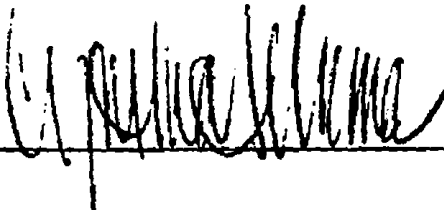
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STATE OF ILLINOIS)
COUNTY OF COOK)

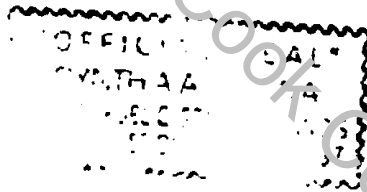
I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that Mary C. Sweeney, Senior Vice President of Mid Town Bank and Trust Company of Chicago, an Illinois corporation, and Carmen Rosario, Assistant Secretary of said Illinois corporation, personally 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 February 26, 1997.



Notary Public

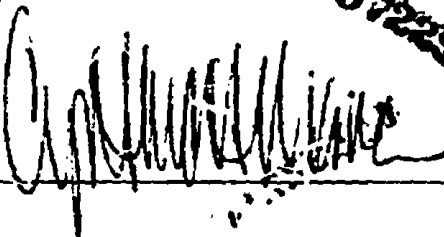
My commission expires:



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 Madge Attwood, 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 she signed and delivered the said instrument as her own free and voluntary act, for the uses and purposes therein set forth.

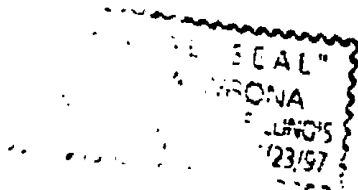
Given under my hand and Notarial Seal this February 26, 1997



Notary Public

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My commission expires:



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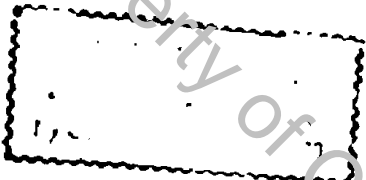
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STATE OF ILLINOIS)
)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, **DO HEREBY CERTIFY**, that
~~Kenneth Schuler~~ ~~Trust~~ ~~Chicago Title and Trust Company~~ of Chicago Title and Trust Company, an Illinois corporation, and
~~ETHEL D. JOHNSON~~ ~~Trust~~ ~~Chicago Title and Trust Company~~ of said Illinois corporation, personally known to me to be the
same persons whose names are subscribed to the foregoing instrument as such ~~PERSON~~ and _____,
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 ~~Trust~~ ~~Chicago Title and Trust Company~~ 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 01 1997, 1997.



[Signature]
Notary Public

My commission expires

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EXHIBIT "A"

LEGAL DESCRIPTION:

LOT 1 IN JACOB FRANK'S RESUBDIVISION OF LOTS 1 TO 4 IN BLOCK 29 IN KIMBARK'S ADDITION TO HYDE PARK, A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 11, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER:

20-11-420-010-0000

PROPERTY COMMONLY KNOWN AS:

5400 SOUTH KIMBARK, CHICAGO, ILLINOIS 60615

Property of Cook County Clerk's Office

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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JUL 10 2020

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