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LOAN NUMBER- 7002855-40538 *Branch 1*

MODIFICATION AND/OR EXTENSION AGREEMENT

THIS INDENTURE made the 23rd day of May, 1998, by and between PINNACLE BANK, A CORPORATION OF ILLINOIS, the owner of the mortgages hereinafter described, and the Note secured thereby, and PINNACLE BANK, NOT PERSONALLY, BUT AS TRUSTEE U/T/A DATED 6/6/78 AND KNOWN AS TRUST NUMBER 5879, the owners of the real estate hereinafter described and encumbered by said mortgage ("OWNER") and Gary and Sharon Knafl (Borrowers):

WITNESSETH:

1. The parties hereby agree to extend the maturity date of the original principal Revolving Promissory Note of the Borrowers in the amount of Three Hundred Thousand and no/100 (\$300,000.00) dated May 23, 1997, and subsequently modified to Two Hundred and Fifty Thousand and no/100 (\$250,000) by Modification Agreement dated March 27, 1998, (the "Note") secured by 3 mortgages recorded January 12, 1998, in the office of the Recorder of Deeds, Cook County, Illinois, as Document Numbers 98029035, 98029026 and 98029030 conveying to Pinnacle Bank, A Corporation of Illinois, 3 real estate parcels located in Cook County, Illinois and described as follows:

REITITLE SERVICES # 1012059

See Attached Exhibit "A"

2. The existing commitment amount of the Revolving Line of Credit is \$250,000.00. (the "LINE")
3. The current amount outstanding on the revolving line of credit is \$0.00 (the "Indebtedness").
4. The interest provided for in the Note is 9.00% per annum, variable.

In consideration of the bank's extension of the maturity date, the Borrowers agree to terms of the line as follows:

a. The amount of the commitment for the Revolving Line of Credit is \$250,000.00 at the rate of 9.00% per annum, variable, on the basis of a year consisting of 360 days;

b. Borrowers will pay this loan in one payment of all outstanding principal plus all accrued unpaid interest on May 23, 1999. In addition, Borrowers will pay regular quarterly payments of accrued unpaid interest beginning August 23, 1998, and all subsequent interest payments are due on the same day of each quarter after that.

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Cook County Recorder

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Initiated by	
Date	
Time of day	
Service	
Entry	
Location	

c. Interest after maturity (whether by reason of acceleration or otherwise) shall be paid on the unpaid principal balance at the rate of Pinnacle Bank Reference Rate + 2.50% per annum.

c. This agreement is supplementary to said Mortgage and said Note. All the provisions thereof, including the right to declare principal and accrued interest due for any cause specified in said Mortgage or Trust Deed or Note, or any other Security Document shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said Mortgage or Trust Deed, or any other Security Document. The provisions of this indenture shall inure to the benefit of any holder of said Note and shall bind the heirs, personal representatives and assigns of the Owner. The Owner, to the extent permitted by law, hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

Gary R. Knafl
Gary R. Knafl

Sharon A. Knafl
Sharon A. Knafl

ACCEPTED BY: PINNACLE BANK

BY: Giles P. McCarthy
GILES P. MCCARTHY
VICE PRESIDENT

Pinnacle Bank as Successor Trustee to First National Bank of Cicero, Trust Number 5879 dated June 8, 1978 and not personally;

By: Glenn J. Richter
Glenn J. Richter, V.P.

By: Stanley D. Loula
Stanley D. Loula, Secretary

STATE OF ILLINOIS
COUNTY OF COOK

I, Antonia J. Llerenas a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Gary R. Knafl and Sharon A. Knafl personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing Instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under hand and Notarial Seal this 23rd day of June, 1998.

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Julissa I. Llerenas
NOTARY PUBLIC

"OFFICIAL SEAL"
JULISSA I. LLERENAS
Notary Public, State of Illinois
My Commission Expires 6/3/2000

STATE OF ILLINOIS
COUNTY OF

I, Julissa I. Llerenas a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY THAT Giles P. McCarthy personally known to me to be the same person(s) whose name(s) he subscribed to the foregoing Instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said Instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under hand and Notarial Seal this 23rd day of June, 19 98.

Julissa I. Llerenas
NOTARY PUBLIC

"OFFICIAL SEAL"
JULISSA I. LLERENAS
Notary Public, State of Illinois
My Commission Expires 6/3/2000

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 Glenn J. Richter, Vice President and Stanley D. Loula, Secretary of Pinnacle Bank, Successor Trustee to First National Bank of Cicero U/T/A dated 6/6/78, Trust #5879, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing Instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said Instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under hand and Notarial Seal this 22nd day of June, 19 98.
Park, Illinois 60526

Document Prepared By: Giles P. McCarthy, 6000 W. Cermak Road, Cicero, Illinois 60804.

Return Document to: Pinnacle Bank NO Loan Operations, P.O. Box 1135, LaGrange Park, IL 60526

NOTARY PUBLIC Carol Quata

"OFFICIAL SEAL"
CAROL QUATA
Notary Public, State of Illinois
My Commission Expires 1/3/2000

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EXHIBIT "A"

PARCEL 1

Lot 43 in Block 5 in the subdivision of the West part of Blocks 3 and 6 in Grant Land Association Resubdivision in Section 21, Township 39 North, Range 13, East of the Third Principal Meridian, according to the plat thereof recorded January 13, 1915 as Document Number 5561124, in Cook County, Illinois.

P.I.N: 16-21-303-008

C.K.A: 1815 S. 5th Ct., Cicero, Illinois

PARCEL 2

The East 15 feet of lot 42 and lot 43 (except the East 10 feet of lot 43) in Block 6 in Hawthorne and Land Improvement Company's addition to Morton Park, being the East ½ of the North West ¼ of Section 28, Township 39 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N: 16-28-102-037

C.K.A: 5310 W. 22nd Pl., Cicero, Illinois

PARCEL 3

Lot 138 in E.A. Cummings and Company's second addition to Warren Park, being a subdivision of the South East ¼ of the South West ¼ of the South East ¼ of Section 20, Township 39 North, Range 13, East of the Third Principal Meridian also the West ½ of the South East ¼ of the South East ¼ of Section 20 aforesaid in Cook County, Illinois.

P.I.N: 16-20-421-003

C.K.A: 1905 S 58th Ave., Cicero, Illinois.

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