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## SUPPLEMENT AND EXTENSION TO MORTGAGE AND NOTE

This Supplement and Extension to Mortgage and Note entered into this 1st day of May, 1998, between PlainsBank of Illinois, N.A., a national banking association (hereinafter referred to as "Mortgagee") and Marianne L. Miezio (hereinafter referred to as "Mortgagor") for the purpose of amending that certain Principal Note ("Note") and Mortgage made and delivered by the Mortgagor to the Mortgagee payable to PlainsBank of Illinois, N.A., a national banking association and dated December 6, 1996 for the principal sum of ONE HUNDRED EIGHTY SEVEN THOUSAND FIVE HUNDRED NO/100---DOLLARS (\$187,500.00);

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1998-07-22 08:45:02  
Cook County Recorder 31.30

WITNESSETH

WHEREAS, Mortgagor is justly indebted to Mortgagee as of the date of this Agreement in the principal amount of \$185,787.32 as is evidenced by a note secured by a certain Mortgage lien in the amount of \$187,500.00 to PlainsBank of Illinois, N.A., a national banking association, dated December 6, 1996, which was recorded on December 17, 1996 in the office of the Cook County Recorder, state of Illinois, as Document #96-950041.

WHEREAS, Mortgagee has agreed to supplement and extend the aforementioned Mortgage and Note; and

WHEREAS, Mortgagor recognizes and affirms that the lien of the aforesaid Mortgage held by Mortgagee is a valid and subsisting lien of the real property described below and incorporated by reference herein.

LOT 21 IN BLOCK 1 IN ARTHUR T. MCINTOSH AND COMPANY'S MAIN STREET ADDITION TO BARRINGTON, BEING A SUBDIVISION IN THE NORTH EAST QUARTER OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 01-01-205-006-0000

PROPERTY ADDRESS: 123 Kainer Avenue, Barrington, Illinois 60010

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NOW, THEREFORE, in consideration of the mutual covenants contained herein and upon the expressed condition that the execution of this Supplement and Extension of Mortgage and Note will not impair the lien of said Mortgage and that it is understood that a breach of conditions of either of them, that this Agreement will not take effect and shall be void.

IT IS HEREBY AGREED, as follows:

1. The foregoing recitals are hereby adopted by the parties hereto and made a part hereof and are binding on the parties.

2. The Mortgagor hereby covenants, promises and agrees to perform each and all of the covenants, agreements and obligations contained in said Mortgage be performed by the Mortgagor therein at the time and in the manner in all respects as provided therein and to be bound by all the terms and provisions of said Mortgage.

3. It is further agreed, however, that the Mortgage and Note on which there is an outstanding principal balance of \$185,787.32 plus interest shall be increased to \$197,790.00 and shall mature on January 1, 2002. Said Note will bear interest from the date hereof until maturity at a FIXED RATE OF SEVEN AND ONE QUARTER PERCENT (7.25%). Monthly payments of ONE THOUSAND FOUR HUNDRED SEVENTY EIGHT AND 35/100 PRINCIPAL AND INTEREST will be made on a monthly basis commencing June 1, 1998 and on the 1st day of each month thereafter until the maturity date of January 1, 2002. THIS IS A BALLOON NOTE AND ON THE MATURITY DATE A SUBSTANTIAL PORTION OF THE PRINCIPAL AMOUNT OF THIS NOTE WILL REMAIN UNPAID BY THE MONTHLY PAYMENTS ABOVE REQUIRED. PLAINSBANK OF ILLINOIS, N.A. IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. THE MORTGAGOR WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS OWNED BY THE MORGAGOR, OR THE MORTGAGOR WILL HAVE TO FIND A LENDER WILLING TO LEND THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER THAN THE INTEREST RATE ON THIS LOAN.

All payments shall be made in lawful money of the United States at the office of PlainsBank of Illinois, N.A., 678 Lee Street, Des Plaines, Illinois, 60016, or such other place that the holder may from time to time in writing appoint. ALL PAYMENTS on account of the indebtedness evidenced by this modification shall be first applied to interest accrued on the unpaid principal balance and the remainder to principal. FIFTEEN (15) DAYS AFTER A PAYMENT IS DUE, PlainsBank of Illinois, N.A. shall be entitled to collect and the Mortgagor obligated to pay a late charge of five percent (5.00%) of the amount of the late payment.

4. Said Mortgage and Note as supplemented and extended are subject to all the provisions contained in said Mortgage and Note, and Mortgagor hereby specifically agrees to secure the performance of all the covenants, agreements and conditions contained in all the instruments pertaining to the repayment of said Note.

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5. Mortgagor agrees that if a default is made in the payment of any principal and interest in the aforesaid Note, as supplemented and extended, when due or if there shall be any other breach or default of the terms, conditions and covenants of the Mortgage and Note, then the entire principal balance, together with all interest accrued thereon, shall at the option of the Mortgagee become due and payable immediately without further notice.

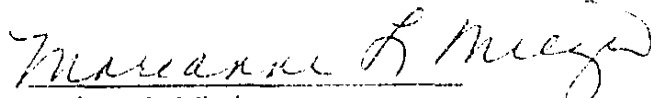
6. All of the real property described in the aforementioned Mortgage shall remain in all respects subject to the lien, charge and encumbrance of said Mortgage and nothing contained herein and nothing done pursuant hereto shall affect or be construed to affect the lien, charge or encumbrance or the conveyance affected by said Mortgage except as expressly provided herein.


7. The word "Note" as used herein shall be construed to mean the Note and the Note as extended, supplemented and modified herein or by any other instrument evidencing the indebtedness referred to herein.

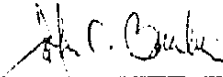
8. The original signed copy of this supplement, extension and modification may be recorded with the Recorder in Cook County, state of Illinois. This supplement, extension and modification together with the original Mortgage and Note shall constitute the terms and conditions of the Mortgage and Note and be binding upon the Mortgagor and its successor and assigns.

IN WITNESS WHEREOF, the Mortgagor and the Mortgagee have hereunto set their seal this 1st day of May, 1998.

PLAINSBANK OF ILLINOIS, N.A.

  
Marianne L. Miczio

  
BY: Margaret A. Higgins,  
Assistant Vice President

  
ATTEST: John C. Beresheim,  
Vice President

This document prepared by: Ella Siptrott  
PLAINSBANK OF ILLINOIS, N.A.  
678 LEE STREET  
DES PLAINES, ILLINOIS 60016



Please mail Recorded Documents to the above Party

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STATE OF ILLINOIS )  
COUNTY OF COOK )

I, the under signed, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Margaret A. Higgins, Assistant Vice President, of PLAINSBANK OF ILLINOIS, N.A., and John C. Beresheim, 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 Vice President and 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, for the uses and purposes therein set forth; and the said Bank then and there acknowledged that, as custodian of the corporate seal of said Bank, she did affix said corporate seal to said instrument as her own free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth. GIVEN under my hand and notarial seal this 24<sup>th</sup> day of June, 1998.

Jean M. Dickinson  
Notary Public  
My commission expires: 11-26-00



Office

3 checks totaling \$51.50

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