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1999-09-01 14:28:08  
Cook County Recorder 27.00

RECORDER'S STAMP

ADDITIONAL ADVANCE AGREEMENT

This Additional Advance Agreement (the "Agreement") is made as of this 17th day of August, 1999 by and between Rade Ratic and Slavojka Ratic, his wife hereinafter referred to as "Borrower") and First East Side Savings Bank, an Illinois Savings Bank ("Lender")

RECITALS:

WHEREAS, Borrower is justly indebted to Lender pursuant to and evidenced by a Promissory Note dated September 4, 1998, in the original principal amount of ONE HUNDRED EIGHTY THOUSAND AND NO/100THS (\$180,000.00) DOLLARS made by Borrower in favor of Lender (the "Note") and secured by that certain Mortgage dated September 4, 1998 given by the Borrower in favor of Lender and recorded September 11, 1998 with the Cook County Recorder as Document No. 98810937 (the "Mortgage"), which Mortgage encumbers the properly legally described therein and in Exhibit "A" attached hereto (the "Property"); and

WHEREAS, the Mortgage provides that the Mortgage is intended to secure further advances made by the Lender to the Borrower, under any promissory note, contract, guaranty or other evidence of debt executed by Borrower in favor of Lender (the "Additional Advances"); and

WHEREAS, Borrower has requested an Additional Advance under the Mortgage, and Lender is willing to grant an Additional Advance.

NOW THEREFORE, in furtherance of the recitals hereinabove and for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties agree as follows:

1. The outstanding principal balance under the Note as of the date hereof is \$168,555.77.

BOX 333-5877

MAIL TO:  
FIRST EAST SIDE SAVINGS BANK  
11157 S. EWING AVENUE, CHGO. IL 60617  
02800325

Property of

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2. Lender agrees to make Additional Advance to Borrower up to an amount, when aggregated with the present outstanding principal balance under the Note, will not exceed \$280,000.00. Said Additional Advance shall be secured by the Mortgage and this Additional Advance Agreement, and the proceeds of said Additional Advance shall be disbursed by the Lender in accordance with the written direction of Borrower.

3. Borrower agrees to pay the total amount advanced by Lender to Borrower, including both the outstanding principal balance of the Note and the amount advanced under this Agreement, together with interest on the outstanding principal balance at the rate of SEVEN AND THREE QUARTERS PERCENT (7.75%) per annum in one hundred nine (109) equal monthly installments of THREE THOUSAND FIVE HUNDRED EIGHTY-SIX AND 15/100THS (\$3,586.15) DOLLARS commencing September 1, 1999 and continuing on the first day of each month thereafter, with a final payment of the unpaid principal and interest due on September 1, 2008.

4. Borrower shall pay \$300.00 in legal expenses incurred by the Lender in connection with this Agreement, and will pay any other costs or expenses incurred by the Lender in connection herewith, including any recording charges.

5. Except as expressly modified by this Agreement, the terms and provisions of the Note and Mortgage shall remain unchanged and are hereby deemed to be restated and are expressly incorporated into the Agreement.

**BORROWER:**

  
\_\_\_\_\_  
Rade Ratic

  
\_\_\_\_\_  
Slavojka Ratic

**LENDER:**

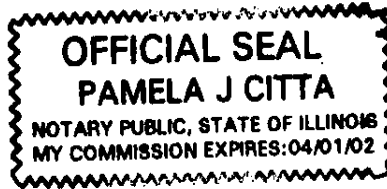
FIRST EAST SIDE SAVINGS BANK,  
an Illinois savings bank

By:   
\_\_\_\_\_  
Brian Kiley,  
Senior Vice President

I, the undersigned, a notary public, in and for the County and State aforesaid, do hereby certify that Rade Ratic and Slavojka Ratic, his wife, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument 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 for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 19th day of August, 1999.

Pamela J. Citta  
Notary Public



STATE OF ILLINOIS )  
                                  ) SS.  
COUNTY OF COOK )

I, the undersigned, a notary public, in and for the County and State aforesaid, do hereby certify that Brian Kiley, the Senior Vice President of First East Side Savings Bank, a corporation existing under the laws of the State of Illinois who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Senior Vice President, appeared before me this day in person and acknowledged that he signed and delivered the 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 seal, this 19th day of August, 1999.

Pamela J. Citta  
Notary Public



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SCHEDULE A

Legal Description

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LOTS 19, 20, 21, AND 22 IN BLOCK 46 IN THE HULBERT MILWAUKEE AVENUE SUBDIVISION, BEING A SUBDIVISION OF LOT 1 IN THE RESUBDIVISION BY ELIZABETH REDLING, OF PART OF LILI AND DIVERSEY'S SUBDIVISION OF PART OF THE SOUTH WEST 1/4 OF SECTION 30, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NUMBER: 10-30-308-029-0000  
10-30-308-030-0000  
10-30-308-031-0000  
10-30-308-032-0000

COMMON ADDRESS: 7420 N. Milwaukee Avenue  
Niles IL 60048

This Document was prepared by:

Eugene J. Rudnik, Jr.  
KEMP & GRZELAKOWSKI, LTD.  
1900 Spring Road, Suite 500  
Oak Brook, Illinois 60523

After recording mail this document to:

Eugene J. Rudnik, Jr.  
KEMP & GRZELAKOWSKI, LTD.  
1900 Spring Road, Suite 500  
Oak Brook, Illinois 60523