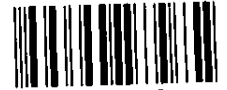


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Cook County Recorder 29.50



99053010

LOAN NUMBER: 70326-1

MODIFICATION AND/OR EXTENSION AGREEMENT

Desri

THIS INDENTURE made the 1ST day of DECEMBER, 1998, by and between PINNACLE BANK, successor by merger to Suburban Trust & Savings Bank, A Corporation of Illinois the owner of the mortgage or trust deed hereinafter described, and the Note or Notes secured thereby, and, PINNACLE BANK, Successor Trustee to Suburban Trust & Savings Bank Trust Number 4181 under Trust Agreement dated 27th day of September, 1988, the owner or owners of the real estate hereinafter described and encumbered by said mortgage or trust deed ("OWNER");

WITNESSETH:

RE: TITLE SERVICES # 664295

The parties hereby agree to extend or modify the term of payment of the indebtedness evidenced by the principal promissory Note of the Owner in the amount of Seventy Four Thousand Two Hundred Fifty Dollars & 00/100 (\$74,250.00) dated 11/04/88 (the "Note") secured by a mortgage or trust deed in the nature of a trust deed and Assignment of Rents, recorded 11/09/88 in the office of the Recorder of Deeds, Cook County, Illinois, as Document Number 88-516411, and Document Number 88-516412, and a Modification and Extension Agreement dated 05/04/93, recorded 04/25/94, in the office of the Recorder of Deeds, COOK County, Illinois, as Document Number 94-372003, and conveying to Pinnacle Bank, Successor by Merger to Suburban Trust and Savings Bank, a Corporation of Illinois, to certain real estate in Cook County, Illinois and described per the attached "exhibit A", as follows:

SEE ATTACHED EXHIBIT "A"

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Officer Initials: _____



Approval: _____

Documentation Review: _____



Note Services: _____

Data Entry: _____

Verification: _____

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1. The amount remaining unpaid on the indebtedness is \$15,509.03 the "Indebtedness").
2. The maturity on the Note and Mortgage is extended from 12/01/98 to 03/01/01.
3. The interest charged on the Note is 8.50% per annum. In consideration of the extension granted thereunder, Owner agrees to pay interest on the remaining indebtedness as follows:

a: \$15,509.03 at the rate of 8.50% per annum on the basis of a year consisting of 360 days.

b: and the entire principal sum and interest from 12/01/98 shall be payable as follows:

Installments of principal and interest in the amount of Six Hundred Thirty Three Dollars and 11/100 (\$633.11) beginning on the 1st day of January and the 1st day of each month thereafter for the next 25 consecutive months and a final payment of the remaining principal and interest balance due and payable on 03/01/01.

Interest after maturity (whether by reason of acceleration or otherwise) shall be paid on the unpaid principal balance at the rate of 10.50% per annum.

BORROWER SHALL PAY TO THE NOTE HOLDER A LATE CHARGE OF (5%) FIVE PERCENT OF ANY MONTHLY INSTALLMENT NOT RECEIVED BY THE NOTE HOLDER WITHIN 15 DAYS AFTER THE INSTALLMENT IS DUE.

4. This agreement is supplementary to said Mortgage or Trust Deed 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.

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EXHIBIT "A"

LOTS 6 AND 7 IN THOMAS H. HULBURT'S RESUBDIVISION OF BLOCK 3 AND VACATED ALLEY THEREIN IN THE SUBDIVISION OF THE SOUTH EAST 1/4 OF THE NORTH EAST 1/4 OF THE NORTH EAST 1/4 OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NOS.: 16-03-219-005-0000

PROPERTY ADDRESS:

1401 NORTH KARLOV AVENUE
CHICAGO, ILLINOIS 60651

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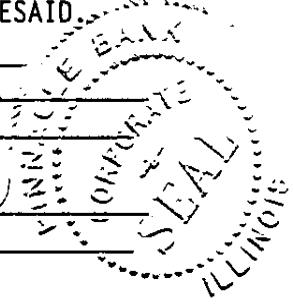
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IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

PINNACLE BANK, SUCCESSOR TRUSTEE TO SUBURBAN TRUST & SAVINGS BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED 09/27/88 AND KNOWN AS TRUST NUMBER 4181 NOT PERSONALLY, BUT AS TRUSTEE AFORESAID.

BY: Glenn Kubota
ITS: See Pres

ATTEST: Nancy Fudala
ITS: asst. Secy.



Property of

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 Kubota P. of PINNACLE BANK and Nancy Fudala asst. Secy., 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 as the free and voluntary act of said Company, for the uses and purposes therein set forth; and the said as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument as said asst. Secy. own free and voluntary act of said Company, for the uses and purposes therein set forth.

Given under hand and Notarial Seal this 29th day of December, 1998

Lydia Kroupa
NOTARY PUBLIC



Prep. by / Mail To

Pinnacle Bank.
1144 West
Oak Park. 60302

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PINNACLE BANK, Successor by Merger to
Suburban Trust and Savings Bank,
a Corporation of Illinois

Accepted By:

Lorraine Winkler

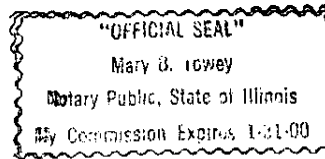
Lorraine Winkler, Asst. Vice President

STATE OF ILLINOIS
COUNTY OF COOK

I, MARY B. FOWLEY, a Notary Public in and for the said
County, in the State aforesaid, DO HEREBY CERTIFY THAT Lorraine Winkler, appeared
before me this day in person and acknowledged that she signed and delivered the
said instrument as her own free and voluntary act.

Given under my hand and Notary Seal this 24TH day of DECEMBER,
1998.

Mary B. Fowley
NOTARY PUBLIC



NOTARY SEAL