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LOAN MODIFICATION AND EXTENSION AGREEMENT

3699111
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Change of name for file

THIS AGREEMENT is made and entered into as of the
by and between FIRST OF AMERICA BANK-GOLF Mill, previously known as
Golf Mill State Bank, an Illinois Corporation ("BANK"), and Oswald Hiermann
and Sandra Hiermann, His Wife as Joint Tenants ("BORROWERS").

Change

WHEREAS:

A. The BORROWER has heretofore executed and Instalment Note dated November 6, 1982
in the principal amount of FORTY THOUSAND AND NO/100 (\$40,000.00)
DOLLARS ("NOTE") of which the BANK is presently the holder;

B. The NOTE is secured by a Mortgage dated November 6, 1982 and recorded
in the Registrar's Office of Cook County, Illinois on December 7, 1982 as Document
Number LR3285396 conveying to BANK certain real estate described
in Exhibit "A" attached hereto and by this reference incorporated herein ("REAL ESTATE");

C. The NOTE is further secured by an ~~Assignment of Rents~~ ^{MODIFICATION & EXTENSION AGREEMENT} dated December 1, 1985
and recorded in the Registrar's Office of Cook County, Illinois on December 26, 1985
as Document Number LR3486046 (~~"ASSIGNMENT OF RENTS"~~) ~~assigning all the rents and~~
~~profits from the REAL ESTATE;~~

D. The BANK has disbursed to BORROWER the principal sum evidenced by the NOTE
and has received partial payments from the lien of the hereinabove described MORTGAGE;

E. BORROWER has requested BANK to extend the date required for the payment of
the hereinabove described NOTE and MORTGAGE;

F. BANK has agreed to extend the due date for the payment of the NOTE and MORTGAGE
provided BORROWER agrees to the following terms and conditions:

G. NOW THEREFORE, in consideration of the mutual covenants, premises and
conditions contained herein and payment of the sum of TEN (\$10.00) DOLLARS AND NO/100
the receipt of which is hereby acknowledged, THE PARTIES HERETO AGREE AS FOLLOWS:

Legal follows mortgage

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1. The due date for the payment of the NOTE is extended from December 1, 1988 to March 1, 1991.
2. It is agreed, as of the date hereof, the unpaid principal balance evidenced by the NOTE is THIRTY EIGHT THOUSAND FOUR HUNDRED SEVENTEEN AND 01/100 (\$38,417.01) DOLLARS.
3. In consideration of BANK extending the due date to MARCH 1, 1991, BORROWER agrees that the interest rate and payment of said interest on the principal sum and the payment of the principal sum all as evidenced by the NOTE shall be amended as follows:

Interest shall be payable on the principal sum from MARCH 1, 1988 on the balance of principal remaining from time to time unpaid at the rate of 10.50% percent per annum in instalments (principal and interest) as follows: FOUR HUNDRED TWENTY FOUR AND 78/100 (\$424.78) DOLLARS or more on the first day of April, 1988 and on the first day of each and every month thereafter until the NOTE is fully paid except that the final payment of both principal and interest, if not sooner paid, shall be due on the first (1st) day of March, 1991.
4. In the event a payment is Ten (10) or more days past due, a late charge of Five (5.0%) Percent of the total payment amount or \$21.24 shall be due and payable.
5. The lien of the MORTGAGE and ^{MODIFICATION AND EXTENSION AGREEMENT} ~~ASSIGNMENT OF RENTS~~ are hereby modified and extended as security for the payment of the NOTE.
6. Except as modified herein, the terms, covenants and conditions of the NOTE and MORTGAGE and ^{MODIFICATION AND EXTENSION AGREEMENT} ~~ASSIGNMENT OF RENTS~~ shall remain unchanged and otherwise in full force and effect. In the event of any inconsistency between the terms of the Agreement and the terms of the NOTE and/or MORTGAGE and ^{MODIFICATION AND EXTENSION AGREEMENT} ~~ASSIGNMENT OF RENTS~~, the terms herein shall control.
7. This Loan Modification and Extension Agreement shall in no way be construed as a release of BANK's original loan and shall in no way prejudice its rights in connection therewith.
8. This Agreement shall be governed by and construed under the laws of the State of Illinois.

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12/15/2011

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IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals
the day and year first above written.

BANK:
FIRST OF AMERICA BANK-GOLF MILL.

BORROWER:

By: Michael E. Mack
Michael E. Mack, Vice President

By: Oswald Hiemann
Oswald Hiemann

Attest: Robert L. Tarnowski
Robert L. Tarnowski, Vice President.

By: Sandra Hiemann
Sandra Hiemann

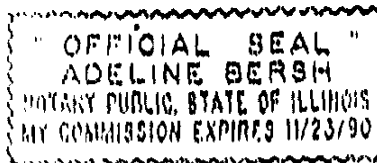
STATE OF ILLINOIS)
COUNTY OF Cook) SS

I, the undersigned, a notary public in and for the said County, in the State
aforesaid, DO HEREBY CERTIFY that Oswald Hiemann and Sandra Hiemann, his

Wife
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, sealed and delivered the said instrument as their free and
voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 1st day of March, 1988.

Adeline Bersh
Notary Public



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STATE OF Illinois

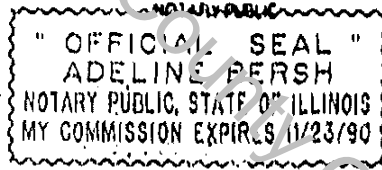
ss.

COUNTY OF Cook

I, the undersigned, a notary public
 in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Michael E. Mack
 personally known to me to be the Vice President of the First of America Bank-Golf
Mill, a corporation, and Robert L. Tarnowski, personally
 known to me to be the Vice Pres. Secretary of said corporation, and 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 severally acknowledged that as such Vice President and Vice Pres. they
 signed and delivered the said instrument and caused the corporate seal of said corporation to be affixed thereto,
 pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary
 act, and as the free and voluntary act of said corporation, in the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 19th day of March, 1988

Adeline Persh
NOTARY PUBLIC



THIS DOCUMENT PREPARED BY AND MAIL TO:

S. Alford
 FIRST OF AMERICA BANK-GOLF MILL
 9101 Greenwood Ave
 Niles, IL 60648

Clerk's Office

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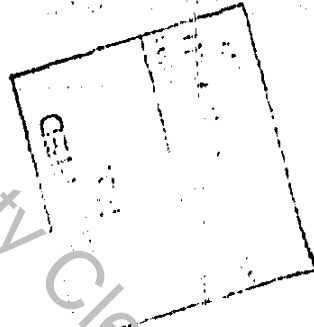
Mod

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MAR 11 1956

REGISTERED TITLE

1476693



CTA
963038

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IN DUPLICATE

1382617

EXHIBIT 'A'

REGISTERED

LOT 43 IN BALLARD TERRACE BEING A SUBDIVISION OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON JUNE 14, 1956, AS DOCUMENT NUMBER 1676583.

REGISTERED
IN THE
OFFICE OF THE
REGISTRAR OF TITLES
OF COOK COUNTY, ILLINOIS

P.I.N.: 09-14-315-007 *FBO*

3699441

Common Address: 9025 Greenwood, Niles, IL