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MODIFICATION AGREEMENT

THIS INSTRUMENT WAS PREPARED BY

WILLIAM J. BRYAN

18106 Martin, Homewood, IL
60430

THIS AGREEMENT made and entered into this 1st day of July, 1988, by and between THE GREATER SOUTH SUBURBAN BOARD OF REALTORS, a Not For Profit Corporation organized and existing under the laws of the State of Illinois, hereinafter referred to as the "Borrower" and the BANK OF HOMEWOOD, a Corporation organized and existing under the laws of the State of Illinois, hereinafter referred to as the "Lender", both hereinafter referred to individually as the "Party" and collectively as the "Parties", related to the modification of certain Mortgage dated November 14, 1980, from the Borrower to the Lender, hereinafter the "Mortgage", a copy of which is attached hereto and made a part hereof as Exhibit A.

W I T N E S S E T H

The Lender is now the owner of an indebtedness evidenced by certain Note dated November 14, 1980 in the original principal sum of ONE HUNDRED TWENTY FIVE THOUSAND DOLLARS (\$125,000.00) bearing interest at the rate of FOURTEEN PERCENT (14%) per annum, the payments due under said Note being payable in monthly installments of ONE THOUSAND FIVE HUNDRED AND FIFTY FOUR DOLLARS AND FORTY TWO CENTS (\$1,554.42) commencing on the first day of December 1980 and on the first day of each and every month thereafter until the Note has been fully paid, said instrument having been registered in the Registrar of Torrens Titles as Document No., 3199576. A copy of said Note is attached hereto as Exhibit B.

The above Note is secured by the Mortgage from the Borrower to the Lender encumbering the following described real estate:

PARCEL 1: SOUTH 1/2 OF LOT 3 AND ALL OF LOT 4 IN BLOCK D IN THE VILLAGE OF HARTFORD. A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY.

PARCEL 2: THE SOUTH 75 FEET OF LOT 6 IN BLOCK D AND THE WESTERLY 21 FEET OF THE SOUTHERLY 75 FEET OF LOT 7 IN BLOCK D IN THE VILLAGE OF HARTFORD A SUBDIVISION OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY.

COMMON ADDRESS: 2028 Elm Street, Homewood, Illinois 60430

P.I.N.: 29-31-303-009-0000
29-31-303-003-0000

LEGAL FOLLOWS MORTGAGE
NOTE IDENTIFIED

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That the Borrower has provided the Bank a lump sum payment of TWENTY FIVE THOUSAND DOLLARS (\$25,000.00) to be applied as and towards a principal reduction of the underlying Note and said Borrower desires to procure a modification of the Note with reference to the interest stated therein and the monthly payments due thereunder. The Lender is willing and has accepted the proposal of the Borrower as further stated herein.

The Parties have therefore, contemporaneously herewith and in consideration hereof, agreed to so modify said Note and the payments due thereunder as follows:

1. NOTE/MORTGAGE INCORPORATION

That the attached Note and Mortgage are hereby incorporated into this Modification Agreement as though fully set forth herein.

2. MORTGAGE MODIFICATION

That with regard to said Mortgage, the language in Paragraph 1 of Page 1 of said Mortgage is hereby altered to incorporate such changes and is so modified to read as follows:

1. To secure the payment of a Note executed by Mortgagor to the order of Mortgagee as modified herein in the now principal sum of EIGHTY FOUR THOUSAND SEVEN HUNDRED AND FIFTY SEVEN DOLLARS AND EIGHTY FIVE CENTS (\$84,757.85), which Note, together with interest thereon as therein provided, is payable in monthly installments of ONE THOUSAND ONE HUNDRED FORTY SIX DOLLARS AND NINETY FIVE CENTS (\$1,146.95), commencing on the first day of August, 1988, and on the first day of each month thereafter until this debt is fully paid, which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full, except that the final payment of all interest and principal, if not sooner paid, shall mature and be due and payable in its entirety (balloon) on the first day of August, 1993.

Upon the express condition that no events of default has occurred, occasioned or otherwise resulted under this Mortgage or the Note, Borrower may exercise one 60 month renewal of the Note and the sum then due and owing. Borrower may exercise said renewal by providing written notification to the Lender not less than 30 days prior to maturity of the Note.

Should the Borrower elect to exercise said option to renew and provide notice thereof as specified above, the interest rate and resulting monthly payments due for said renewed term with regard to the principal

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balance yet due shall be adjusted to a fixed interest rate equal to the Bank's then prime rate plus one and one-half percent (1 1/2%), all sums under said renewal to mature (balloon) five years from the date of said renewal, with monthly installment payments to be calculated based upon an amortization period of five (5) years. In the event Borrower should so exercise said option to renew, Borrower shall remit at the time of such renewal any and all out-of-pocket expenses of the Bank to include by way of illustration and not limitation, legal fees and recording/registration fees.

3. NOTE MODIFICATION

This Modification Agreement further modifies the Note heretofore identified with reference to the outstanding principal balance due as of the date of this Modification Agreement, the interest rate stated therein, the monthly installment payments due thereunder as well as providing for a maturity (balloon) date of July 1, 1993 and providing the Borrower a right of renewal as stated above.

4. MODIFICATION AGREEMENT SCOPE

This Modification Agreement affects only the language specified above related to the outstanding principal balance yet due and the future interest rate and monthly payments due hereunder as well as the Borrowers right to renew and in no way alters any of the other conditions or covenants stipulated in said Mortgage or any other security instrument, Note or documents which shall otherwise remain unchanged and in full force and effect. The Lender retains its right to declare the entire balance due and payable upon default of any such instruments or documents.

IN WITNESS WHEREOF, the undersigned have caused this Agreement to be signed the day and year first above written.

LENDER:

BANK OF HOMEWOOD

BY: *[Signature]*
[Signature]

(SEAL)

BORROWER:

THE GREATER SOUTH SUBURBAN
BOARD OF REALTORS

BY: *[Signature]*

PRESIDENT

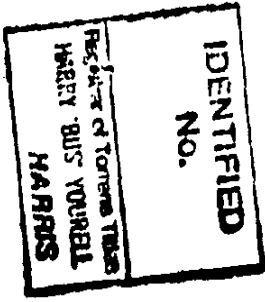
ATTEST:

[Signature]
SECRETARY

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NID



BANK OF HOMEWOOD
 2034 RIDGE ROAD
 HOMEWOOD, IL 60430
 ATTN: BETTY LAE

Property of Cook County Clerk's Office

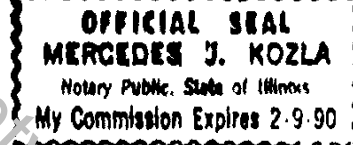
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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a Notary Public, in and for the County and State aforesaid, DO HEREBY CERTIFY, that EDDIE QUINLIN is personally known to me to be the President of THE GREATER SOUTH SUBURBAN BOARD OF REALTORS, and George W. Hall 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 President and Secretary, they signed and delivered the said instrument and caused the corporate seal of said Corporation to be affixed thereto, pursuant to authority give by the Board of Directors of said Corporation, as their free and voluntary act, and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

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

Mercedes J. Kozla
NOTARY PUBLIC



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COOK COUNTY CLERK'S OFFICE
111 N. WASHINGTON ST.
CHICAGO, ILL. 60602

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1969 AUG 22 PM 4:35

HARRY (BUS) YOURELL
REGISTRAR OF TITLES

3733424

3733424
REGISTERED
HARRY (BUS) YOURELL
WOOLEY

1
1351834
ATW
M
R

Wm. Bryan
18106 Matram
Homeowner TR
60430.