

PARCEL 1:

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UNIT NUMBER 152 AS DELINEATED ON SURVEY OF A TRACT OF LAND DESCRIBED AS FOLLOWS:

THAT NORTH PART OF LOTS 1 AND 2 (TAKEN AS A TRACT) IN THE SUBDIVISION OF THE NORTH 462 FEET OF THAT PART OF THE NORTH WEST 1/4 LYING WESTERLY OF THE WESTERLY RIGHT OF WAY LINE OF THE ILLINOIS CENTRAL RAILROAD AND THAT PART OF THE NORTH WEST 1/4 OF SECTION 6, ALL IN TOWNSHIP 35 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT OF INTERSECTION OF THE WESTERLY RIGHT OF WAY LINE OF ILLINOIS CENTRAL RAILROAD AND SOUTH LINE OF SAID LOTS 1 AND 2 (TAKEN AS A TRACT) SAID POINT BEING 465.00 FEET SOUTHWESTERLY (AS MEASURED ON SAID RIGHT OF WAY LINE) OF A LINE 99 FEET SOUTH OF (MEASURED AT RIGHT ANGLES) THE NORTH LINE OF THE NORTH WEST 1/4 OF SECTION 6; THENCE SOUTHWESTERLY ON THE WESTERLY RIGHT OF WAY LINE OF SAID RAILROAD, TO THE POINT OF INTERSECTION WITH THE NORTH LINE OF "FLOSSWOOD SUBDIVISION", A SUBDIVISION OF THAT PART OF THE NORTH WEST 1/4 OF SECTION 6; THENCE WESTERLY ON THE NORTH LINE OF "FLOSSWOOD SUBDIVISION" TO THE POINT OF INTERSECTION WITH A LINE 350.81 FEET EAST OF AND PARALLEL TO THE WEST LINE OF THE NORTH WEST 1/4 OF SECTION 6; THENCE NORTHERLY ON SAID PARALLEL LINE TO THE POINT OF INTERSECTION WITH A LINE 180 FEET NORTH OF AND PARALLEL TO THE NORTH LINE OF "FLOSSWOOD SUBDIVISION"; THENCE EASTERLY ON THE LAST NAMED PARALLEL LINE TO THE POINT OF INTERSECTION WITH A LINE 581 FEET EAST OF AND PARALLEL TO THE WEST LINE OF THE NORTH WEST 1/4 OF SECTION 6; THENCE NORTHERLY ON THE LAST NAMED PARALLEL LINE, A DISTANCE OF 92 FEET TO A POINT; THENCE SOUTHEASTERLY ON A STRAIGHT LINE A DISTANCE OF 84.99 FEET TO THE POINT OF INTERSECTION WITH A LINE 180 FEET NORTH OF AND PARALLEL TO THE NORTH LINE OF "FLOSSWOOD SUBDIVISION"; THENCE EASTERLY ON THE LAST NAMED PARALLEL LINE TO THE POINT OF INTERSECTION WITH A LINE 70 FEET WESTERLY OF AND PARALLEL (AS MEASURED AT RIGHT ANGLES) TO THE WESTERLY RIGHT OF WAY LINE OF SAID RAILROAD; THENCE NORTHEASTERLY ON THE LAST NAMED PARALLEL LINE, A DISTANCE OF 80.93 FEET TO A POINT; THENCE SOUTHEASTERLY ON A STRAIGHT LINE, A DISTANCE OF 70 FEET TO THE POINT BEGINNING, ALL IN COOK COUNTY, ILLINOIS WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY SOUTH CHICAGO SAVINGS BANK, A CORPORATION OF ILLINOIS, AS TRUSTEE UNDER TRUST NUMBER 11-1505 AND FILED AS DOCUMENT LR2726217 AND RECORDED AS DOCUMENT 22537317 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

3979618

PARCEL 2: ALSO

PERPETUAL EASEMENT FOR THE BENEFIT OF PARCEL 1 AFORESAID (EXCEPT THAT PART THEREOF FALLING IN LOT 1, AFORESAID), FOR A PRIVATE ROAD FOR INGRESS AND EGRESS IN EVERY POSSIBLE MANNER INCLUDING (BUT NOT EXCLUSIVELY) BY VEHICLE, FOOT AND CONVEYOR AND FOR LIGHT AND AIR, AS CREATED BY THE DEED FROM HENRY GOTTSCHALK AND SOPHIE GOTTSCHALK, HIS WIFE TO MAUD CORY DATED DECEMBER 27, 1922 AND RECORDED DECEMBER 28, 1922 AS DOCUMENT 7759972, ON AND OVER A STRIP OF LAND 50 FEET IN WIDTH EXTENDING FROM THE WESTERLY LINE OF THE 'PARCEL' OF PARCEL 1, AFORESAID, TO THE EAST LINE OF WESTERN AVENUE, THE SOUTHERLY LINE OF SAID PRIVATE ROAD BEING THE SOUTHERLY LINE OF SAID 'PARCEL' OF PARCEL 1, AFORESAID, EXTENDED WESTWARD TO SAID PUBLIC ROAD AND THE NORTHERLY LINE OF WHICH SAID ROAD BEING PARALLEL WITH SAID SOUTHERLY LINE AND 50 FEET, MEASURED AT RIGHT ANGLES, DISTANT THEREFROM, ALL IN COOK COUNTY, ILLINOIS.

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EXONERATION CLAUSE - MISCELLANEOUS INSTRUMENTS

It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against GreatBanc Trust Company as Successor Trustee to First National Bank f/k/a First National Bank in Chicago Heights or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any representations, covenant, undertaking or agreement of said Trustee, whether or not in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

GreatBanc Trust Company as Successor
Trustee to First National Bank f/k/a
First National Bank in Chicago Heights
as Trustee under Trust No. 3215

By Henry J. Blumenthal
Vice President & Trust Officer

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BI-WEEKLY LOAN MODIFICATION AGREEMENT

[Handwritten mark]

MORTGAGORS: GREATBANC TRUST COMPANY, AS TRUSTEE U/T/A DATED 5/13/74 #3215

MORTGAGEE: Financial Federal Trust and Savings Bank f/k/a
Financial Federal Savings Bank

*Charles
S. Hamill
S. Hamill*

PROPERTY ADDRESS: UNIT 102, 2311 W. 183RD ST. HOMEWOOD ILLINOIS 60430

LEGAL DESCRIPTION: 'SEE RIDER 'A' ATTACHED HERETO AND MADE A PART HEREOF'

3979618

Permanent Property Tax Number: 32-06-100-066-1002

ORIGINAL MORTGAGE AND NOTE DATE: 07/08/91 REMAINING MORTGAGE AMOUNT:

ORIGINAL MORTGAGE AMOUNT: 68,800.00

ORIGINAL INTEREST RATE: 10.125

MONTHLY PRINCIPAL AND INTEREST PAYMENT: \$ 610.13 payable on the first day of each month and due on or before the 15th day of each month.

MONTHLY ESCROW PAYMENT: \$ 150.79 payable on the first day of each month and due on or before the 15th day of each month.

FIRST PAYMENT DATE: 08/01/91

MORTGAGE TERM: 360 Months

For value received, the terms and conditions of the original Note and original Mortgage dated 7-8-91 and recorded on 7-12-91 as document No. * described above are hereby modified as follows: * 3979618

1. All installments due under the Mortgage or Note shall be paid on a bi-weekly basis every fourteen (14) calendar days. The amount of each bi-weekly payment due every fourteen (14) days is as follows:

Principal and Interest:	\$ 298.71
Escrow:	\$ 69.23
Total Bi-weekly Payment:	\$ 367.94

2. The interest rate is reduced by 250 to 9.875 %.
DATE OF FIRST BI-WEEKLY PAYMENT IS 08/19/91

NOTE IDENTIFIED
LOANS MORTGAGE

EXEMPTION CLAUSE IS CANCELLED
REMOVED AND MADE A PART

PREPARED BY: KAREN Y. ROSE
MAIL TO: FINANCIAL FEDERAL TRUST & SAVINGS BANK
1401 N. LARKIN AVE.
JOLIET, ILLINOIS 60435

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- 3. A late charge of 5% of the bi-weekly principal and interest payment due shall be assessed if the payment is not made on the date scheduled.

In the event that a bi-weekly payment date falls on a day where the Bank is closed for business, the parties agree that one (1) grace day is permitted so that no late charges will be assessed by virtue of the bank holiday.

- 4. The escrow payment due on each bi-weekly payment due date is 1/26th of the yearly taxes and assessments, and ground rents on the property, if any, plus 1/26th of the yearly premium installments for hazard insurance, if any, plus 1/26th of the yearly installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by the Lender on the basis of assessments and bills and reasonable estimates thereof.
- 5. In consideration of the Lender's scheduling repayment on a bi-weekly basis (every 14 calendar days), the Mortgagor(s) agree to pay each bi-weekly payment by Automatic Payment System from a Financial Federal Trust and Savings Bank checking account. If the Mortgagor(s) fail to pay a bi-weekly payment by electronic funds transfer on the date due, the Lender has the right to convert the payment schedule to a monthly basis and increase the interest rate by 125 % to 10.000 %.

In all other respects, the terms and conditions of the original Note and Mortgage shall remain in full force and effect and the Mortgagors promise to pay said indebtedness as herein stated and to perform all obligations under said Mortgage and Note and this Agreement.

Dated this 08 day of July, 1991.

FINANCIAL FEDERAL TRUST AND SAVINGS BANK:

GreatBanc Trust Company as Successor
Trustee to First National Bank Tr. 3215

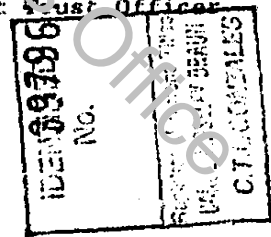
BY: Yvonne A. Eschler Vice President 1991 JUL 12 PM 12:08

Henry F. Blacharczyk Vice President

WITNESS: [Signature] Carol Moseley Braun REGISTRAR OF TITLES
Attest: [Signature] Ronda Strasser Assistant Trust Officer

[Signature] Assistant Trust Officer

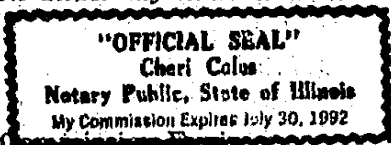
STATE OF ILLINOIS)
COUNTY OF COOK) SS.



I, the undersigned, a Notary Public in and for said county and state do hereby certify that Henry F. Blacharczyk, Vice President of GreatBanc Trust, Company and Ronda Strasser, Assistant Trust Officer of same

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 free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 08 day of July, 1991.



[Signature]
Notary Public

My Commission Expires

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12-7-91
DUPLICATE

103-10-401
73-10-401