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RECORDATION REQUESTED BY:

American National Bank & Trust Company of Chicago 1901 S. Meyers Road, Suite 310 Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust Company of Chicago 1901 S. Meyers Road, Suite 310 Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

MOSHE LERNER A/K/A MICHAEL LERNER and ZVA LERNER 6143 N ST LOU!S AVENUE CHICAGO, IL 60659 1285/0108 05 001 Page 1 of 3
2000-02-08 12:35:15

Cook County Recorder

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FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:

AMERICAN NATIONAL BANK & TRUST CO OF CHG 1901 S MEYERS ROAD OAKBROOK TERRACE IL 60181



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 1, 2000, BETWEEN MOSHE LERNER A/K/A MICHAEL LERNER and EVA LERNER, HUSBAND AND WIFE, NOT AS JOINT TENANTS OR TENANTS IN COMMON BUT AS TENANTS BY THE ENTIRETY, (referred to below as "Grantor"), whose address is 6143 N ST LOUIS AVENUE, CHICAGO, IL 60659; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 120 S. LaSalle Street, Chicago, IL 60003.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 16, 1998 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

August 5, 1998 as document #98686404 and subsequent Mortgage Modification sated July 16, 1999

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

LOTS 20 AND 21 IN BLOCK 6 IN OLIVER SALINGER AND COMPANY'S 7TH KIMBALL BOULEVARD ADDITION TO NORTH EDGEWATER, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 2, TOWNSHIP 40 NORTH, RANGE 13 EASTOF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH AND SOUTH OF THE INDIAN BOUNDARY LINE IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as **3700 WEST GRANVILLE AVENUE**, **CHICAGO**, **IL 60659**. The Real Property tax identification number is 13–02–112–041.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

The maturity date will hereby be extended to April 1, 2000. All other terms and condtions will remain the same..

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the

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Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.		
GRANTOR:		
X MOSHE LERNER VK/A MICHAEL LERNER		
X 9750/CO - EWALERNER		
LENDER:		
American National Bank & Trust Co. of Chicago		
By: Way wa Cur Ked Authorized Officer		
INDIVIDUAL ACKNOWLEDGMAINT		
NO D		
DAWN M. SIGLER NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 11/13/2000		
COUNTY OF MC Commission Expires 11/13/2000		
On this day before me, the undersigned Notary Public, personally appeared MOSHE LERNER A/K/A MICHAEL LERNER and EVA LERNER, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.		
On this day before me, the undersigned Notary Public, personally appeared MOSHE LERNER A/K/A MICHAEL LERNER and EVA LERNER, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this		
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LENDER ACKNOWLEDGMENT

authorized agent for the Lender that executed the instrument to be the free and voluntary act and deed or	"OFFICIAL SEAL" DAWN M. SIGLER NOTARY PUBLIC STATE OF ILLINOIS My Commission Expires 11/16/2000 My Commission Expires 11/16/2000 Within and foregoing instrument and acknowledged said fithe said Lender, duly authorized by the Lender through its ses therein mentioned, and on oath stated that he or she is seal affixed is the corporate seal of said Lender. Residing at Occupancy Jenacy Je
Notary Public in and for the state of	2 (
4	$\frac{1}{2}$
My commission expires	
LASER PRO Peg II S Pat & T.M. Off Vor (27g (a) 20	200 CEL ProComingo Ing. All rights recoved
LASER PRO, Reg. U.S. Pat. & T.M. Off., Ver. 3.27a (c) 20 [IL-G201 E3.27 F3.27 P3.27 LERNER.LN]	Control of the contro

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