

RECORDATION REQUESTED BY:

Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455



WHEN RECORDED MAIL TO:

Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

COOK COUNTY

RECORDER

EUGENE "GENE" MOORE

BRIDGEVIEW OFFICE

SEND TAX NOTICES TO:

Bridgeview Bank and Trust
7940 S. Harlem Ave.
Bridgeview, IL 60455

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

61155

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated May 1, 2002, is made and executed between Jason W. Vondrachek; a single person (referred to below as "Grantor") and Bridgeview Bank and Trust, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 28, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on 12-5-2000 in the Office of the Recorder of Deeds for Cook County, Illinois as Document Number 00949745.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Cook County, State of Illinois:

LOT 67 (EXCEPT THE NORTH 10 FEET OF THE EAST 55 FEET) IN PICK'S SUBDIVISION OF THE EAST HALF OF OUT LOT 18 IN CANAL TRUSTEE'S SUBDIVISION OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2423 N. Seminary, Chicago, IL 60614. The Real Property tax identification number is 14-29-426-002-0000

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

1. Increase the line of credit amount from \$117,500.00 to \$206,000.00.
2. Increase the maximum lien amount from \$235,000.00 to \$412,000.00.
3. Change the monthly payment due date from the 28th of the month to the 5th of the month.
4. Add an interest rate Floor of 6.00%.

All other terms and conditions shall remain unchanged.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict

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MODIFICATION OF MORTGAGE

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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 Mortgage and all parties, makers and endorser 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 1, 2002.

GRANTOR:

X Jason W. Vondrachek
Jason W. Vondrachek, Individually

LENDER:

X [Signature]
Authorized Signer

Property of Cook County Clerk's Office

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 61155

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared Jason W. Vondrachek, a single person, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1 day of May, 20 02

By [Signature] Residing at 1970 N. HALSTED

Notary Public in and for the State of ILLINOIS

My commission expires 05/31/05



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 1 day of May, 2002 before me, the undersigned Notary Public, personally appeared [Signature] and known to me to be the [Signature], authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 1970 N. HALSTED

Notary Public in and for the State of ILLINOIS

My commission expires 05/31/05

