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2003-02-24 16:09:37

Cook County Recorder

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This instrument was prepared by Loan Operations, Lakeside Bank, 1112 South Wabash Avenue, Chicago, Illinois 60605

When recorded return to Loan Operations, Lakeside Bank, 1112 South Wabash Avenue, Chicago, Illinois 60605

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is February 13, 2003. The parties and their addresses are:

MORTGAGOR:

LAKESIDE BANK, AS TRUSTEE, UNDER TRUST AGREEMENT DATED APRIL 4, 2001 AND KNOWN AS TRUST NO. 10-2265 AND NOT PERSONALLY

55 West Wacker Drive
Chicago, Illinois 60601

LENDER:

LAKESIDE BANK

Organized and existing under the laws of Illinois

55 W. WACKER DRIVE

CHICAGO, Illinois 60601

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated August 3, 2001 and recorded on August 8, 2001 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorder of Deeds as Document Number 0010725855 and covered the following described Property:

SEE ATTACHED EXHIBIT A

The property is located in Cook County at 2200 South Michigan Avenue, Chicago, Illinois 60616.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. This Security Instrument will secure the following Secured Debts:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note, No. 6037479-03, dated August 3, 2001, from Daniel Kravetz and Lakeside Bank, as trustee, under Trust Agreement dated April 4, 2001 and known as Trust No. 10-2265 (Borrower) to Lender, with a loan amount of \$364,077.88 with an interest rate of 6.0 percent per year and maturing on February 18, 2008.

(b) All Debts. All present and future debts from Daniel Kravetz and Lakeside Bank, as trustee, under Trust Agreement dated April 4, 2001 and known as Trust No. 10-2265 to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:

Lakeside Bank, as trustee, under Trust Agreement dated April 4, 2001 and known as Trust No. 10-2265

By [Signature]
Authorized Signer **VICE PRESIDENT & TRUST OFFICER**

By [Signature]
Authorized Signer **ASST. TRUST OFFICER**

AND NOT PERSONALLY

SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF.

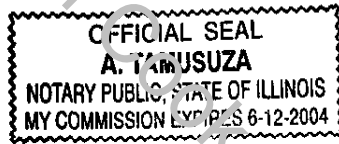
LENDER:

LAKESIDE BANK

By [Signature]
Donald Benjamin, Senior Vice President

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, AGNES TAMUSUZA, a Notary Public in and for said County, in the State aforesaid, do hereby certify that VINCENT J. TOLVE, VICE PRESIDENT AND TRUST OFFICER and PHILIP CACCIATORE, ASST. TRUST OFFICER for LAKESIDE BANK as Trustee, and not personally, under Trust Agreement dated APRIL 4, 2001 and known as Trust No. 10-2265, are 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 on this 20TH day of FEBRUARY 2003.



A. Tamusuzza
NOTARY PUBLIC

Commission Expires:

JUNE 12, 2004

Property of Cook County Clerk's Office

EXHIBIT A

PARCEL 1:

THE EAST 62-8/12 FEET (EXCEPT THAT PART TAKEN FOR WIDENING 22ND STREET) OF THAT PART LYING WEST OF MICHIGAN AVENUE, AS NOW LAID OUT OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN; ALSO DESCRIBED AS FOLLOWS:

LOT 1 (EXCEPT STREET AND EXCEPT PART TAKEN FOR WIDENING 22ND STREET) LOTS 2 AND 3 AND THE EAST 9-8/12 OF LOT 4 (EXCEPT THAT PART OF EACH OF SAID LOTS TAKEN FOR WIDENING 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 AFORESAID, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 4 (EXCEPT THE EAST 9-8/12 FEET THEREOF) AND ALL OF LOTS 5, 6 AND 7 IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF SAID PREMISES CONVEYED TO THE CITY OF CHICAGO FOR WIDENING EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

PARCEL 3:

LOTS 8 AND 9 (EXCEPT THE NORTH 54.00 FEET OF SAID LOTS TAKEN FOR WIDENING EAST 22ND STREET) IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 4:

LOTS 10 TO 14, INCLUSIVE IN ASSESSOR'S DIVISION OF THE NORTH 1/2 OF BLOCK 5 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THAT PART OF LOTS 10 TO 14, INCLUSIVE LYING NORTH OF A LINE 54.00 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF EAST 22ND STREET), IN COOK COUNTY, ILLINOIS.

PIN: #17-27-101-005, 17-27-101-006, 17-27-101-007, 17-27-101-008,
#17-27-101-009, 17-27-101-010, 17-27-101-011, 17-27-101-012,
#17-27-101-013, 17-27-101-014, 17-27-101-015

COMMONLY KNOWN AS: 2200 SOUTH MICHIGAN AVENUE, CHICAGO, ILLINOIS 60616



Lakeside Bank

55 WEST WACKER DRIVE • CHICAGO, ILLINOIS 60601-1699 • (312) 435-5100

MORTGAGE RIDER

THIS MORTGAGE or TRUST DEED is executed by LAKESIDE BANK, not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the other party(ies) hereunder and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the Note secured by this Mortgage or Trust Deed shall be construed as creating any Liability on LAKESIDE BANK or on any of the beneficiaries under said Trust Agreement personally to pay said Note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any, being expressly waived, and that any recovery on this Mortgage or Trust Deed and the Note secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said Note, but this waiver shall in no way affect the personal liability of the co-signer, endorser or guarantor of said Note.

County Clerk's Office