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2003-02-18 11:01:31
Cook County Recorder 28.50

RECORDATION REQUESTED BY:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631



WHEN RECORDED MAIL TO:
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL
60712-3631

SEND TAX NOTICES TO:
ARKADIY LUKOVENKOV
4570 CONCORD
NORTHBROOK, IL 60062

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

BRICKYARD BANK
BRICKYARD BANK
6676 N. LINCOLN AVENUE
LINCOLNWOOD, IL 60712

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 1, 2002, is made and executed between ARKADIY LUKOVENKOV (referred to below as "Grantor") and BRICKYARD BANK, whose address is 6676 N. LINCOLN AVENUE, LINCOLNWOOD, IL 60712-3631 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 1, 1999 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

MORTGAGE DATED 11-1-1999 AND RECORDED JANUARY 27, 2000 AS DOCUMENT NUMBER 00070278 FROM ARKADIY LUKOVENKOV TO BRICKYARD BANK.

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

LOTS 55 TO 58 (BOTH INCLUSIVE) IN EDGARD S. OWEN'S LINCOLN & DEVON AVENUES SUBDIVISION OF BLOCK 4 IN ENDERS AND MUNOS SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 35, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3450-58 W. DEVON AVE., LINCOLNWOOD, IL 60712. The Real Property tax identification number is 10-35-420-035-0000; 10-35-420-036-0000; 10-35-420-037-0000

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

EXTEND MATURITY DATE TO 11-1-2005. CHANGE INTEREST RATE TO 7.00%.

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 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

MODIFICATION OF MORTGAGE
(Continued)

Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorses 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 NOVEMBER 1, 2002.

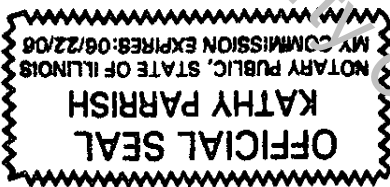
GRANTOR:

X
ARKADIV LUKOVENKOV, Individually

LENDER:

X
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT



STATE OF ILLINOIS
COUNTY OF COOK

On this day before me, the undersigned Notary Public, personally appeared ARKADIV LUKOVENKOV, 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 5th day of FEBRUARY, 2003

By Kathy Parrish
Residing at 6670 N. Lincoln Av., Lincolnwood IL 60712
Notary Public in and for the State of ILLINOIS
My commission expires 08/22/08

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS

COUNTY OF COOK

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On this 5th day of FEBRUARY, 2003 before me, the undersigned Notary Public, personally appeared LEONARD ENGLISH and known to me to be the LOAN OFFICER, 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 Kathy Parrish

Residing at 6676 N. LINCOLN AV.
LINCOLNWOOD IL 60712

Notary Public in and for the State of ILLINOIS

My commission expires 6/22/08

Cook County Clerk's Office