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Bank One, Chicago, NA
3700 West 159th Street
Orland Park Illinois 60462 4895

Tel 708.403.8000

04060325



MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of November 14, 1994, between Bank One, Chicago, NA, and Michael A. Gandy.

RECITALS

DEFT-01 RECORDING \$37.50
#0008 TRAN 3407 12/26/79 14:13:00
#0777 # JB *-04-040325
COOK COUNTY RECORDER

A. Michael A. Gandy is indebted to the Bank in the principal sum of Forty Thousand and 00/100 (\$40,000.00), as evidenced by a Secured Note ("Note") in the face amount of Forty Thousand 00/100 (\$40,000.00) dated as of November 15, 1993, which Note is secured in part by a ("Mortgage and Assignment of Rents") applicable to the property commonly known as Lot 2 in Country Club Meadows, Crestwood, IL as legally described on "Exhibit A" attached hereto, which document was recorded with the Cook County Recorder of Deeds on January 28, 1994 as Document #94094943 and a ("Mortgage") applicable to the property commonly known as 15104 Chestnut Lane, Oak Forest, IL as legally described on "Exhibit A" attached hereto, which document was recorded with the Cook County Recorder of Deeds on January 28, 1994 as Document #94094942 and a Mortgage Modification Agreement dated May 14, 1994 recorded by the Cook County Recorder of Deeds as document #94637892 on July 21, 1994.

B. Michael A. Gandy has requested an extension of the loan outlined above from November 14, 1994 to May 15, 1995. The Bank is willing to grant such an extension pursuant to the terms and provisions of this Agreement and the Promissory Note dated November 14, 1994 in the principal sum of Forty Thousand and 00/100 (\$40,000.00) (Replacement Note).

NOW, THEREFORE, in consideration of the recitals, the parties hereto do hereby acknowledge and agree as follows:

1. Michael A. Gandy hereby acknowledges that the Mortgage and other applicable security documents are in full force and effect.
2. The Mortgage, and other Security documents are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Replacement Note.

-continued-

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3. In all other respects, the Mortgage, and other applicable security documents are hereby rectified and reaffirmed.

DATED as of the 14th day of November, 1994, in Orland Park Illinois.

BANK ONE, CHICAGO, NA

DEC 6 1994

RECORDING/RELEASE

BY:

Michael A. Gandy
Michael A. Gandy

This Instrument Prepared by: Martha Russo
and shall be Returned to:

After recording mail to:
George J. Mavros / Loan Services
Bank One, Chicago, NA
PO Box 806083, Chicago, IL 60680-8083

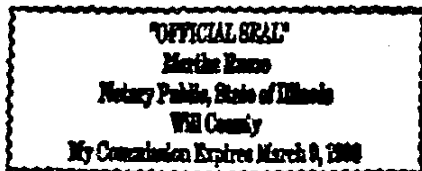
STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for and residing in the said County, in the state aforesaid, do hereby certify that Michael A. Gandy personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument(s) as his free and voluntary act, for the uses and purposes and in the capacity (if any) therein set forth.

GIVEN under my hand and notary seal this 14th day of November, 1994.

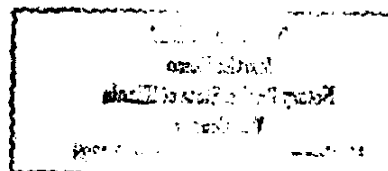
Martha Russo
Notary Public



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BANK ONE, CHICAGO, NA

BY: -----
David W. Kurow, Assistant Vice President

STATE OF ILLINOIS)
) SS
COUNTY OF COOK

I, the undersigned, a Notary Public in and for and residing in the said County, in the state aforesaid, do hereby certify that David W. Kurow personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument(s) as a free and voluntary act, for the uses and purposes and in the capacity (if any) therein set forth.

GIVEN under my hand and notary seal this 13th day of November, 1994.

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Notary Public



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"EXHIBIT A"

LOT 2 IN COUNTRY CLUB MEADOWS, A PLANNED UNIT DEVELOPMENT, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #28-04-301-003

Address: Vacant property on lot 2 in Country Club Meadows, Crestwood, IL 60445

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6/10/2010 10:10:10 AM

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"EXHIBIT A "

LOT 14 IN BLOCK 17 IN BRUNO JONIKAS FOREST VIEW HILLS, UNIT NO. 3, A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 18, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #28-18-207-014

Address: 15104 Chestnut Lane, Oak Forest, IL 60452

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