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RECORDATION REQUESTED BY:

MB Financial Bank, N.A.,
successor in interest to First
National Bank of Elmhurst
Elmhurst
990 N. York Road
Elmhurst, IL 60126
SBL

Doc#: 0508341108
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 03/24/2005 11:32 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.
Loan Documentation
6111 N. River Rd.
Rosemont, IL 60018

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Stella Periaswamy - Tr#15134
MB Financial Bank, N.A.
6111 N. River Rd.
Rosemont, IL 60018

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 27, 2005 is made and executed between Joseph A. Mungo and Charmaine Mungo, his wife, as joint tenants, whose address is 10924 Lancaster, Westchester, IL 60153 (referred to below as "Grantor") and MB Financial Bank, N.A., successor in interest to First National Bank of Elmhurst, whose address is 990 N. York Road, Elmhurst, IL 60126 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 28, 1997 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of June 28, 1997 executed by Joseph Mungo and Charmaine Mungo ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded on August 11, 1997 as document no. 97581737; Modified by Modification of Mortgage dated February 27, 2002 and recorded on April 5, 2002 as document No. 0020390526; Modified by Modification of Mortgage dated February 27, 2003 and recorded on May 5, 2003 as document No. 0312311017; Modified by Modification of Mortgage dated February 27, 2004 and recorded on March 23, 2004 as Document No. 0408305209, respectively.

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

LOT 38 IN BLOCK 5 IN WALTER S. BALTIS MAYFAIR PARK UNIT 1, BEING A SUBDIVISION IN THE WEST 1/2 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 10924 Lancaster Street, Westchester, IL 60153. The Real Property tax identification number is 15-29-117-038-0000

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

The definition of "Note" set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Note" means that certain Promissory Note dated as of February 27, 2005 in the original

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principal amount of \$50,000.00 executed by Borrower and payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

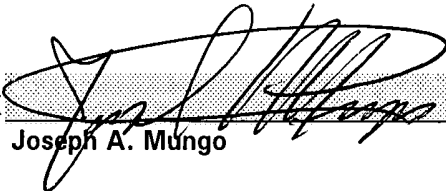
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the 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.

CROSS DEFAULT. Borrower will be in default if Borrower breaks any promise Borrower has made to Lender, or Borrower fails to comply with or to perform when due any other term, obligation, covenant or condition contained in their Note(s) or any agreement related to their Note(s), or in any other agreement or loan Borrower has with Lender.

CROSS COLLATERALIZATION. In addition to the Note, this Agreement secures the following described additional indebtedness: Any obligations for indebtedness pursuant to any Guaranty, loan documents or collateral documents executed by Guarantor shall constitute collateral for all indebtedness of Guarantor to Lender whether said indebtedness is now existing or hereinafter arising.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 27, 2005.

GRANTOR:

X 
Joseph A. Mungo

X 
Charmaine Mungo

LENDER:

MB FINANCIAL BANK, N.A., SUCCESSOR IN INTEREST TO FIRST NATIONAL BANK OF ELMHURST

X 
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF DePue)

On this day before me, the undersigned Notary Public, personally appeared **Joseph A. Mungo and Charmaine Mungo**, 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 27th day of February, 2005.

By Pamela E. Mullen Residing at Emhurst, Ill

Notary Public in and for the State of Illinois

My commission expires 11-6-08



LENDER ACKNOWLEDGMENT

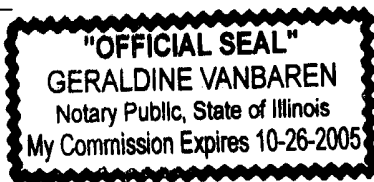
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 21st day of March, 2005 before me, the undersigned Notary Public, personally appeared Richard C. Smaga and known to me to be the VP MB Financial, 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 Geraldine VanBaren Residing at _____

Notary Public in and for the State of _____

My commission expires _____



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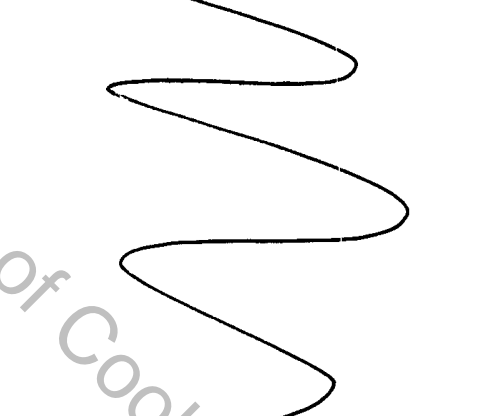
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