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Doc#: 0526647074 Fee: \$32.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 09/23/2005 09:22 AM Pg: 1 of 5

4315712-43

Space Above This Line For Recording Data

This instrument was propared by Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

When recorded return to Loan Operations, Lakeside Bank, 1055 W. Roosevelt Road, Chicago, Illinois 60608-1559

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Lature Modification (Modification) is August 31, 2005. The parties and their addresses are:

MORTGAGOR:

LAKESIDE BANK, AS TRUSTEE, UNDER TRUST AGREEMENT DATED MARCH 12, 2003 AND KNOWN AS TRUST NUMBER 10-2496 AND NOT PERSONALLY C/6/4'50

An Illinois Trust 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 Marin 18, 2003 and recorded on March 21, 2003 (Security Instrument). The Security Instrument was recorded in the records of Cook County, Illinois at the Recorded of Deeds as Document Number 0030390370 and covered the following described Property:

LOT 17 IN COUNTRY CORNERS SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTH EAST 1/4 OF SECTION 36, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN: #29-36-414-005

The property is located in Cook County at 18530 Carriage Lane, Lansing, Illinois 60438.

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:

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- A. Maximum Obligation Limit. The maximum obligation provision of the Security Instrument is modified to read:
 - (1) Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time will not exceed \$3,766,679.95. This limitation of amount does not include interest, attorneys' fees and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- B. Secured Debt. The secured debt provision of the Security Instrument is modified to read:
 - (1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:
 - (a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 6047059-01, dated March 18, 2003, from Ansemoss S. Haddad, Ansemoss Haddad & Sons Inc., Lakeside Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10-2494, Lakeside Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10-2495 and Lakeside Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10-2496 (Borrow,er) to Lender, with a loan amount of \$3,766,679.95, with an interest rate of 6.5 percent per year and maturing on September 9, 2010.
 - (b) All Debts. All p esent and future debts from Ansemoss S. Haddad, Ansemoss Haddad & Sons Inc., Lakeside Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10-2494, Lakes da Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10 2495 and Lakeside Bank, as trustee, under Trust Agreement dated March 12, 2003 and known as Trust Number 10-2496 to Lender, even if this Security Instrument is not specifically referenced, or it 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 even 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 March 12, 2003 and known as Trust Number 10-2496 AND NOT PERSONALLY

Authorized Signer EXECUTIVE VICE PRESIDENT & TRUST OFFICER

Authorized Signer ASST. TRUST OFFICER

SEE RIDER ATTACHED HERETO AND MADE A PART HEREOF.

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LENDER:

LAKESIDE BANK

Donald Benjamin, Senior Vide President

ACKNOWLEDGMENT.

Property of Cook County Clark's Office

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STATE OF ILLINOIS)) SS
COUNTY OF COOK)
I, KAREN J. VENETCH, a Notary Public in and for said County, in the State
aforesaid, do hereby certify that <u>VINCENT J. TOLVE, EXECUTIVE VICE PRESIDENT AND TRUST OFFICER</u>
and THOMAS J. SPANGLER, ASST. TRUST OFFICER for LAKESIDE BANK as Trustee, and not
personally, under Trust Agreement dated <u>MARCH 12, 2003</u> and known as Trust No. <u>10-2496</u> 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 the said instrument as their own free and voluntary act, for
the uses and purposes therein set forth on this day of AUGUST. 2005
Karen J. Venetal
NOTARY PUBLIC
Commission Expires: "OFFICIAL SEAL" KAREN J. VENETCH Notary Public, State of Illinois
Commission Expires: "OFFICIAL SEAL" KAREN J. VENETCH
FEBRUARY 22, 2009 Notary Public, State of Illinois
Notary Public, State of Illinois My Commission Expires 02/22/09
Oct County Clerk's Office
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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 Liabil ty 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 of 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 nereof and of said Note, but this waiver shall in no way affect the personal liability of the cosigner, endorser or guarantor of said Note. SOME OFFICE