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Prepared by and Mail to:
Republic Bank of Chicago
1510 75th Street
Darien, IL 60561
Attn: Loan Servicing Dept.



Doc#: 0529433104 Fee: \$32.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/21/2005 10:03 AM Pg: 1 of 5

CTIC-14E

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MODIFICATION AGREEMENT

THIS AGREEMENT made as of this 9th day of September, 2005 between REPUBLIC BANK OF CHICAGO, an Illinois banking corporation, hereinafter called Bank, and James J. White and Camille M. White, the Owner of the property and/or the Obligor under the Note, hereinafter called Second Party, WITNESSETH:

THAT WHEREAS, Bank is the owner of that certain Note in the amount of \$100,000.00 dated March 6, 2003, secured either in whole or in part by a Mortgage and Assignment of Rents recorded March 18, 2003, as Document No. 0030367018 covering the real estate described below.

Legal Description Attached

Permanent index number: 19-17-308-040

Property address: 6100 W 60th Street

Chicago, IL 60638

AND, WHEREAS, the parties hereto wish to modify the terms of said Note and Mortgage as set forth herein;

NOW THEREFORE, in consideration of ONE DOLLAR (\$1.00), the covenants herein contained and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree as follows:

The rate of interest changed under the Note changed from 4.875% to 3.875% effective as of July 1, 2003.

The installments of principal and interest made under the Note were changed to \$470.52, based on the foregoing change of interest rate.

This rate of interest and above payment of principal and interest remain in effect until the first change date of your note on April 1, 2008, and shall change on each change date thereafter.

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Second Party warrants and certifies that the indebtedness evidenced by the Note is a valid and subsisting debt of the Obligor and in all respects free from all defenses, setoffs and counterclaims both in law and equity, as is the lien of the Mortgage.

In all other respects, the Note hereinbefore described and all mortgages, documents and/or instruments securing the same shall remain unchanged and in full force and effect.

Notwithstanding the foregoing, Second Party expressly waives any defenses which it now has or may have or assert. Furthermore, in order to induce Bank to enter into this agreement, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Second Party does hereby release, remise and forever discharge Bank of and from any and all setoffs, claims, counterclaims, demands, causes, causes of action, suites and/or judgments which it now has or may have against Bank including but not limited to matter arising out of the Note and/or any document, instrument or agreement securing the same or arising out of any banking relationship existing between the parties.

IN WITNESS WHEREOF, this instrument is executed the date and year first above written.

BANK:

REPUBLIC BANK OF CHICAGO, an Illinois banking corp.

BY: Robert Ghilarducci
Robert Ghilarducci
Its: Vice President

SECOND PARTY:

BY: James J. White
James J. White
Camille M. White
Camille M. White

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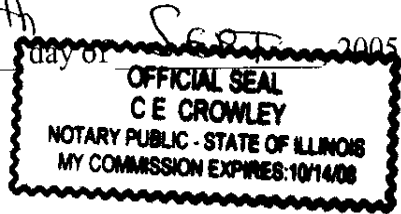
STATE OF ILLINOIS]
COUNTY OF DuPAGE] SS

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that the above named ROBERT GHILARDUCCI, VICE PRESIDENT, 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 as such officer of said Bank and caused the seal of said Bank to be thereunto affixed as his free and voluntary act and as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

Given under my hand and notarial seal this 16th day of Sept 2005.



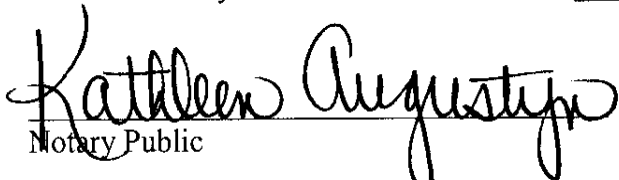
Notary Public



STATE OF ILLINOIS]
COUNTY OF Cook] SS

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that James J White, personally appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 15th day of SEPTEMBER 2005.



Notary Public



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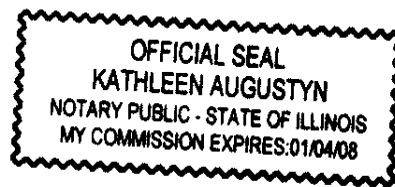
STATE OF ILLINOIS]
]SS
 COUNTY OF COOK]

I, THE UNDERSIGNED, a Notary Public in and for the said County in the State aforesaid, DO HEREBY CERTIFY that Camille M. White, personally appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 15TH day of SEPTEMBER, 2005.

Kathleen Augustyn

 Notary Public



Property of Cook County Clerk's Office

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Legal Description

UNIT 31, BEING THAT PART OF THE NORTH 1/4 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF AND ADJOINING THE SOUTH LINE OF THE RIGHT OF WAY OF THE CHICAGO AND WESTERN INDIANA RAILROAD, LYING WEST OF THE WEST 1/2 OF THE EAST 1/2 OF THE SOUTHWEST 1/4 AND EAST OF THE WEST LINE OF BLOCK "A" IN FREDERICK H. BARTLETT'S 61ST STREET ADDITION (EXCEPT THE SOUTH 33.0 FEET AND THE EAST 33.0 FEET THEREOF) DESCRIBED AS FOLLOWS: THE EAST 45.00 FEET THEREOF, COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office