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RECORDATION REQUESTED BY:

INTEGRA BANK NATIONAL
ASSOCIATION
CHICAGO COMMERCIAL
REAL ESTATE
7661 S HARLEM AVENUE
BRIDGEVIEW, IL 60455

WHEN RECORDED MAIL TO:

INTEGRA BANK NATIONAL
ASSOCIATION
CHICAGO COMMERCIAL
REAL ESTATE
7661 S HARLEM AVENUE
BRIDGEVIEW, IL 60455



Doc#: 0734540047 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/11/2007 10:46 AM Pg: 1 of 4

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7661 S HARLEM AVENUE
BRIDGEVIEW, IL 60455

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This Modification of Mortgage prepared by:

MARIA D. DADE, ASSISTANT VICE PRESIDENT
INTEGRA BANK NATIONAL ASSOCIATION
7661 S HARLEM AVENUE
BRIDGEVIEW, IL 60455

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 28, 2007, is made and executed between JACKIE EDWARDS, DIVORCED AND NOT YET SINCE REMARRIED (referred to below as "Grantor") and INTEGRA BANK NATIONAL ASSOCIATION, whose address is 7661 S HARLEM AVENUE, BRIDGEVIEW, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 22, 2005 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

CONSTRUCTION MORTGAGE RECORDED JANUARY 12, 2006 AS DOCUMENT NO. 0601235417

CONSTRUCTION MORTGAGE RECORDED JANUARY 30, 2006 AS DOCUMENT NO. 0603008067

MODIFICATION OF MORTGAGE RECORDED FEBRUARY 14, 2007 AS DOCUMENT NO. 0704546018

MODIFICATION OF MORTGAGE RECORDED MAY 7, 2007 AS DOCUMENT NO. 0712746012.

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

LOTS 44 TO 48, BOTH INCLUSIVE, IN BLOCK 12 IN LEE'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BOX 334 CTI

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MODIFICATION OF MORTGAGE

Loan No: 98926001

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The Real Property or its address is commonly known as 1147-59 W. 69TH STREET, CHICAGO, IL 60621. The Real Property tax identification number is 20-20-416-035-0000.

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

PRINCIPAL INCREASE FROM \$551,250.00 TO \$741,250.00. SIX (6) MONTHLY INTEREST PAYMENTS COMMENCING DECEMBER 28, 2007 AND CONTINUING ON THE SAME DATE OF EACH MONTH THEREAFTER WITH INTEREST CALCULATED ON THE UNPAID PRINCIPAL BALANCES AT AN INTEREST RATE OF 1.000% OVER INTEGRA BANK DAILY PRIME RATE; FIFTY-NINE (59) MONTHLY PAYMENTS OF PRINCIPAL AND INTEREST IN THE AMOUNT OF \$6,030.53 COMMENCING JUNE 28, 2008 WITH INTEREST CALCULATED AT AN INTEREST RATE OF 8.500% AND CONTINUING ON THE SAME DATE OF EACH MONTH THEREAFTER WITH A FINAL PAYMENT OF ALL OUTSTANDING PRINCIPAL AND INTEREST DUE AND PAYABLE ON MAY 28, 2013.

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 endorser 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.

TITLE POLICY. Simultaneously with the execution of this Agreement, Lender shall obtain, at Borrower's sole cost and expense, a Date Down Endorsement to Loan Policy No. 1410 008320089 issued by Greater Illinois Title Company (the "Loan Policy"), increasing the aggregate coverage of the Loan Policy to \$741,250.00, extending the coverage of the Loan Policy through and including the recording of this Agreement, and showing no new exceptions on Schedule B of said Loan Policy.

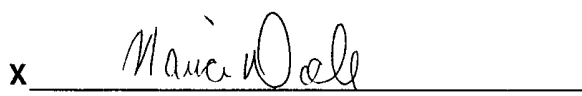
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 28, 2007.

GRANTOR:

X 
JACKIE EDWARDS

LENDER:

INTEGRA BANK NATIONAL ASSOCIATION

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 98926001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **JACKIE EDWARDS**, 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 30th day of November, 2007

By [Signature] Residing at Bridgview

Notary Public in and for the State of Illinois

My commission expires 6/10/10



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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 98926001

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LENDER ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
COUNTY OF Cook)

On this 30th day of November, 2007 before me, the undersigned Notary Public, personally appeared Marina Dade and known to me to be the A.V.P., authorized agent for **INTEGRA BANK NATIONAL ASSOCIATION** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **INTEGRA BANK NATIONAL ASSOCIATION**, duly authorized by **INTEGRA BANK NATIONAL ASSOCIATION** 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 in fact executed this said instrument on behalf of **INTEGRA BANK NATIONAL ASSOCIATION**.

By Lori J. Jedrejcek Residing at Bridgeway
Notary Public in and for the State of Illinois

My commission expires 6/10/10

