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Doc#: 0824931033 Fee: \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/05/2008 11:04 AM Pg: 1 of 7

FIRST MODIFICATION TO LOAN DOCUMENTS

THIS First Modification to Loan Documents (the "Modification"), is dated effective this 28 day of August, 2008, by and between **GAS-MART USA, INC.**, a Missouri corporation, having an address of 10777 Barkley, Overland Park, Kansas 66211 ("Borrower"), and **SUN LIFE ASSURANCE COMPANY OF CANADA**, a Canadian corporation, with an address of One Sun Life Executive Park, Wellesley Hills, Massachusetts 02481, Attention Mortgage Investments Group ("Sun Life").

WITNESSETH:

RECITALS:

I. On March 22, 2007, Sun Life made a loan to Borrower (the "Loan") in the original principal amount of Forty-Two Million and No/100 Dollars (\$42,000,000.00). The Loan is secured 32 Gas-Mart USA properties located in Kansas, Illinois, Indiana, Iowa, Missouri, Nebraska, and Wisconsin, including those certain premises in Cook County, Illinois and known as 18280 South Pulaski Road (the "Country Club Hills, Illinois Property") as more fully described on Exhibit A attached hereto and incorporated herein.

II. The Loan was evidenced by and reflected the following documents:

A. Promissory Note ("Note");

B. Mortgage and Security Agreement recorded on April 13, 2007, as Instrument No. 0710360076, in the Office of the Recorder of Cook County, Illinois (the "Mortgage"); and

C. Assignment of Leases and Rents recorded on April 13, 2007, as Instrument No. 0710360077, in the Office of the Recorder of Cook County, Illinois ("Assignment").

III. The foregoing documents, together with all documents executed in connection with the Loan, are collectively designated the "Loan Documents."

IV. Borrower and Lender (as herein defined below) have agreed to certain modifications to the Loan pursuant to the terms set forth herein.

First American Title Order # 260567
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NOW, THEREFORE, in consideration of the mutual promises and premises hereinafter set forth, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1. In conjunction herewith, Sun Life's affiliate, Sun Life Insurance and Annuity Company of New York, a New York corporation (together with Sun Life, collectively "Lender"), is making a loan to Borrower in the amount of One Million Two Hundred Thousand and No/100 Dollars (\$1,200,000.00), secured by those certain premises known as 429 Veterans Memorial Highway, Council Bluffs, Pottawattamie County, Iowa (the "Collateral Loan"). The Collateral Loan is evidenced by a Promissory Note, an Mortgage and Security Agreement ("Second Mortgage") an Assignment of Leases and Rents, and related documents all of even date herewith (collectively the "Collateral Loan Documents").

2. The parties intend that the Loan and the Collateral Loan be cross-defaulted and cross-collateralized.

3. All Loan Documents hereby are amended to provide that:

a. An Event of Default (as defined in the Loan Documents and the Collateral Loan Documents) under the Collateral Loan Documents shall be an Event of Default under the Loan Documents;

b. The Property, as defined in the Mortgage, shall also secure the Collateral Loan;

c. Section 1.20 of the Mortgage is hereby deleted in its entirety and replaced with the following:

Loan Documents: this Mortgage, those Deed of Trust and Security Agreements securing the Additional Property, those certain Mortgage and Security Agreements and those certain Open-End Mortgage and Security Agreements securing the Additional Property, the Note, the Lease Assignment, those certain Lease Assignments securing the Additional Property, the Guaranty, and any and all other documents or instruments related thereto or to the Secured Debt now or hereafter given by or on behalf of Borrower and the Guarantor to or for the benefit of Lender including those certain loan documents dated August 28, 2008 pertaining to Lender's Loan No. 767176 in the amount of \$1,200,000.00 (the "Collateral Loan") secured by those certain premises known as 429 Veterans Memorial Highway, Council Bluffs, Pottawattamie County, Iowa (the "Collateral Property") and evidenced by that Mortgage and Security Agreement recorded in Pottawattamie County, Iowa on September 2, 2008 (the "Collateral Instrument") and all replacements.

d. Section 8.1(a) is hereby deleted in its entirety and replaced with the following:

Breach of Named Covenants: Any breach by Borrower of the covenants in Paragraph 4.1(a) (Secured Debt), Paragraph 4.1(b) (Property Taxes and Charges), Paragraph 4.2(f) (Clean-Up) or Paragraph 4.3 (Insurance) or the corresponding covenants

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in the paragraphs of the Collateral Instrument; provided, however, that a breach of the covenant in Paragraph 4.1(a) to pay the Secured Debt as and when due under any Note or other Loan Documents shall not constitute an Event of Default unless it shall continue for 5 days after the date such payment is due; provided further, however, that such 5-day grace period shall not apply more than twice in any one period of 12 consecutive months, the third such breach in such 12-month period constituting an Event of Default without expiration of any grace period.

4. The aggregate amount secured by the Mortgage and other Loan Documents together shall be up to \$43,200,000.00.

5. Except as specifically modified hereby, all terms and provisions of the Loan Documents remain in full force and effect.

6. This instrument may be executed in counterparts, all of which, when taken together, shall constitute a single instrument.

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IN WITNESS WHEREOF, Borrower has executed this instrument, as of the day and year first above written.

BORROWER:

GAS-MART USA, INC.,
a Missouri corporation

By: _____
Name: _____
Title: _____

STATE OF _____ :
 : ss:
COUNTY OF _____

Before me, a Notary Public in and for said state, personally appeared _____ the _____ of Gas-Mart USA, Inc., a Missouri corporation, who acknowledged that he did execute the foregoing instrument for and on behalf of said corporation.

IN WITNESS WHEREOF, I have hereunder subscribed my name and affixed my notarial seal on this _____ day of August, 2008.

Notary Public

APPROVED:

LENDER:

SUN LIFE ASSURANCE COMPANY OF CANADA, a Canadian corporation

By: _____
Name: **ANDREW M. HUNT**
Title: **SENIOR DIRECTOR**

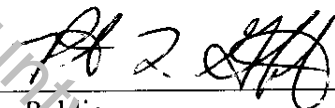
By: _____
Name: **STEPHEN F. PIERANGELI**
Title: **SENIOR DIRECTOR**

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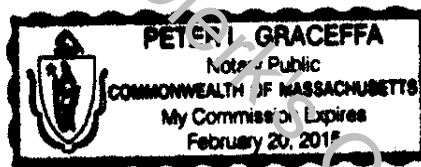
COMMONWEALTH OF MASSACHUSETTS)
)SS.:
COUNTY OF NORFOLK)

BEFORE ME, a Notary Public in and for said County and Commonwealth,
personally appeared SUN LIFE ASSURANCE COMPANY OF CANADA, a Canadian
corporation with its principal place of business in the United States being One Sun Life
Executive Park, Norfolk County, Wellesley Hills, MA 02481, by Andrew M. Hunt, its
Senior Director, and Stephen F. Pierangeli, its Senior Director, and who acknowledged
that he/she did sign the foregoing instrument for and behalf of said SUN LIFE
ASSURANCE COMPANY OF CANADA, and that the same is his/her free act and deed
individually and as such officer, and the free act and deed of said SUN LIFE
ASSURANCE COMPANY OF CANADA.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at
Wellesley Hills, Norfolk County, Commonwealth of Massachusetts on August 18, 2008.



Notary Public
Commonwealth of Massachusetts



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Exhibit "A"

Store #46

LOT 1 (EXCEPT THE SOUTH 34 FEET OF THE EAST 10 FEET OF LOT 1 CONVEYED TO THE CITY OF COUNTRY CLUB HILLS BY DEED RECORDED FEBRUARY 25, 2004 AS DOCUMENT NUMBER 0405632116 IN COOPER'S GROVE RESUBDIVISION OF PART OF FLOSSMORE TERRACE, BEING A RESUBDIVISION OF PART OF THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.

Pin # 28 34 427 001
18280 S. Pulaski Road
Country Club Hills, IL

Property of Cook County Clerk's Office