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**THIS DOCUMENT PREPARED BY
AND AFTER RECORDING RETURN TO:**

Courtney E. Mayster
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222 North LaSalle Street
Suite 1910
Chicago, Illinois 60601



Doc#: 0917331122 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/22/2009 03:09 PM Pg: 1 of 8

FOURTH MODIFICATION OF MORTGAGE AND OTHER SECURITY DOCUMENTS

THIS FOURTH MODIFICATION OF MORTGAGE AND OTHER SECURITY DOCUMENTS ("Modification") is made and entered into as of the 23rd day of April, 2009, by **WHEELING PRAIRIE, L.L.C.**, an Illinois limited liability company ("Mortgagor"), having a mailing address of 968 South Milwaukee Avenue, Wheeling, Illinois 60090, to and for the benefit of **MB FINANCIAL BANK, N.A.** ("Lender"), with a mailing address of 6111 North River Road, Rosemont, Illinois 60018, Attention: Vincent G. Laughlin.

RECITALS:

WHEREAS, Lender has heretofore made a mortgage loan (the "Loan") to Mortgagor in the original principal amount of **One Million Seven Hundred Thousand and 00/100 Dollars (\$1,700,000.00)**; and

WHEREAS, the Loan is evidenced by a Mortgage Note dated as of September 19, 2003 (the "Note") made by Mortgagor whereby Mortgagor promised to pay to the order of Lender the principal sum of **One Million Seven Hundred Thousand and 00/100 Dollars (\$1,700,000.00)**, all as more specifically set forth in said Note; and

WHEREAS, the Note is secured by, among other things, a Mortgage, Assignment of Leases and Rents, and Security Agreement dated as of the 19th day of September, 2003, by Mortgagor in favor of Lender, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on December 10, 2003, as Document No. 0334433160 as modified by that certain Modification of Mortgage and Other Security Documents dated as of the 31st day of August, 2004, by Mortgagor in favor of Lender, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on September 27, 2004, as Document No. 0427103100 and as further modified by that certain Second Modification of Mortgage and Other Security Documents dated as of the 23rd day of April, 2007, by Mortgagor in favor of Lender, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on June 12, 2007, as Document No. 0716344058 and as further modified by that certain Third Modification of Mortgage and Other Security Documents dated as of the 23rd day of April, 2008, by Mortgagor in favor of Lender, recorded in the Office of the Recorder of Deeds of

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Cook County, Illinois, on June 1, 2009, as Document No. 0915229093 (collectively, the "Mortgage"), and a Guaranty of Payment dated as of the 19th day of September, 2003 as modified by that certain Consent and Reaffirmation of Guarantors and Modification of Guaranty of Payment dated as of the 31st day of August, 2004 and as modified by that certain Second Consent and Reaffirmation of Guarantors and Modification of Guaranty of Payment dated as of the 23rd day of April, 2007 and as modified by that certain Third Consent and Reaffirmation of Guarantors and Modification of Guaranty of Payment dated as of the 23rd day of April, 2008 (collectively, the "Guaranty") by **Steven Mark Smith**, individually and **Vivian J. Smith**, individually (collectively "Guarantors") in favor of Lender; and any and all other instruments and documents executed by or on behalf of Mortgagor and delivered to Lender in connection with the Loan, which are hereinafter collectively referred to as the "Other Security Documents"; and

WHEREAS, Mortgagor and Lender desire that the Loan be modified to extend the Maturity Date and to reduce the amount of the Loan; and

WHEREAS, the parties desire to modify and amend the Loan as provided herein and as a condition to such modification, Lender is requiring: (i) this Modification; (ii) a Fourth Amendment to Mortgage Note dated of even date herewith executed by Mortgagor (the "Note Amendment"), whereby the Note is modified to extend the maturity date and reduce the loan amount; and (iii) a Fourth Consent and Reaffirmation of Guarantors and Modification of Guaranty of Payment executed by Guarantors ("Guaranty Modification") whereby the Guaranty is modified to refer to the Note as modified by the Note Amendment.

NOW, THEREFORE, for and in consideration of Ten and 00/100 Dollars (\$10.00) in hand paid, the mutual covenants and conditions herein contained, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto do hereby agree as follows:

1. **Incorporation of Recitals.** The aforesaid recitals are hereby incorporated into this Modification by reference as if fully set forth in this Paragraph 1. Wherever the terms and conditions of this Modification conflict with the terms and conditions of the Mortgage, the terms and conditions of this Modification shall control. In all other respects the parties do hereby ratify and declare to be in full force and effect the terms and conditions of the Mortgage and the Other Security Documents.

2. **Modification of Mortgage and Other Security Documents.** The Mortgage and Other Security Documents are hereby amended as follows:

- a. by deleting the amount "*One Hundred Seventy Four Thousand Two Hundred Seventy Four and 00/100 Dollars (\$174,274.00)*" where it appears and substituting therefor "*Sixty Nine Thousand Fourteen and 30/100 Dollars (\$69,014.30)*"
- b. by deleting "*April 23, 2009*" where it appears and substituting therefor "*July 7, 2009*"

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3. **References to Note.** From and after the date hereof (i) the Mortgage, the Assignment and the Other Security Documents shall be deemed to secure the Note as modified by the Note Amendment; and (ii) any and all references in the Mortgage or the Other Security Documents to the "Note" shall be deemed to refer to the Note as modified by the Note Amendment.
4. **References to Loan Documents and Guaranty.** Any and all references in the Note, the Mortgage and the Other Security Documents to the "Loan Documents" shall from and after the date hereof be deemed to refer to such Loan Documents as modified by this Modification; and any and all references in the Note, the Mortgage and the Other Security Documents to the "Guaranty" shall from and after the date hereof be deemed to refer to the Guaranty as modified by the Guaranty Modification.
5. **Reaffirmation of Representations and Warranties.** Mortgagor hereby reaffirms as true and correct in all respects, as of the date hereof, any and all representations and warranties contained in the Mortgage and the Other Security Documents.
6. **Reaffirmation of Covenants.** Mortgagor does hereby reaffirm and agree to perform all of the terms, covenants, conditions and obligations applicable to such parties as set forth in the Mortgage and the Other Security Documents as herein modified.
7. **Laws of Illinois.** This Modification shall be covered and construed under the laws of the State of Illinois.

[SIGNATURE APPEARS ON FOLLOWING PAGE]

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IN WITNESS WHEREOF, the parties have caused this Modification to be executed pursuant to authority duly granted as of the date and year first written above.

WHEELING PRAIRIE, L.L.C., an Illinois limited liability company

By: 

Name: S. Mark Smith

Its: Manager

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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Zack Coutre, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that S. Mark Smith, Manager of **WHEELING PRAIRIE, L.L.C.**, an Illinois limited liability company, personally known to me to be the same person whose name is subscribed to the foregoing **FOURTH MODIFICATION OF MORTGAGE AND OTHER SECURITY DOCUMENTS**, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument, on behalf of said Company and as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 28th day of May, 2009.



[Signature]
Notary Public

Deputy Cook County Clerk's Office

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CONSENT OF LENDER

The undersigned Lender hereby consents to and hereby approves the foregoing Fourth Modification of Mortgage and Other Security Documents.

Dated as of April 23, 2009.

MB FINANCIAL BANK, N.A.

By: *Carolyn J. Gergits*
 Name: Carolyn J. Gergits
 Title: First Vice President

STATE OF ILLINOIS)
) SS.
 COUNTY OF COOK)

I, CECILIA ROMANOWSKI, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that CAROLYN J. GERGITS of **MB FINANCIAL BANK, N.A.**, personally known to me to be the same person whose name is subscribed to the foregoing **CONSENT OF LENDER**, appeared before me this day in person and acknowledged that he/she signed, sealed and delivered the said instrument, on behalf of said Bank and as his/her free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and seal, this 12th day of JUNE, 2009.

Cecilia Romanowski
 Notary Public



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EXHIBIT "A"

LEGAL DESCRIPTION

PARCEL 1

THE SOUTH 137.2 FEET OF THAT PART OF LOT 3 LYING WEST OF WOLF ROAD IN G. HECHINGER'S FARM IN SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2

THE EAST 812.0 FEET OF LOT 2, AS MEASURED ON THE SOUTH LINE THEREOF, IN SUBDIVISION OF G. HECHINGER'S FARM IN SECTIONS 1, 2 AND 3, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 3

THAT PART LYING WESTERLY OF THE CENTER LINE OF WOLF ROAD OF THE FOLLOWING DESCRIBED PROPERTY, TAKEN AS A TRACT: THAT PART OF LOT 3 IN THE SUBDIVISION OF G. HECHINGER'S FARM IN THE NORTHEAST QUARTER OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, ILLINOIS, IN BOOK 17 OF PLATS, PAGE 13, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 15.18 CHAINS SOUTH OF THE NORTHWEST CORNER OF SAID NORTHEAST QUARTER OF SAID SECTION 2; RUNNING THENCE SOUTH ON THE HALF SECTION LINE 6.51 CHAINS, THENCE EAST 17 CHAINS, MORE OR LESS, TO THE CENTER OF MILWAUKEE AVENUE; THENCE NORTHWESTERLY ALONG THE CENTER LINE OF SAID MILWAUKEE AVENUE 6.90 CHAINS, MORE OR LESS, TO A POINT DUE EAST OF THE PLACE OF BEGINNING; THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID TRACT 14.05 CHAINS TO THE PLACE OF BEGINNING EXCEPTING THEREFROM THAT PART THEREOF FALLING WITHIN MILWAUKEE AVENUE AND ALSO THE FOLLOWING DESCRIBED TRACTS: (1) BEGINNING AT A POINT WHICH IS 300 FEET EAST OF THE WEST LINE AND 82.45 FEET NORTH OF THE SOUTH LINE THEREOF; RUNNING THENCE NORTH 125 FEET; THENCE EAST 50 FEET; THENCE SOUTH 125 FEET; THENCE WEST 50 FEET TO THE PLACE OF BEGINNING; (2) BEGINNING AT A POINT WHICH IS 355.65 FEET EAST OF THE WEST LINE AND 82.45 FEET NORTH OF THE SOUTH LINE THEREOF; RUNNING THENCE NORTH 136.66 FEET; THENCE EAST 150 FEET; THENCE SOUTH 136.66 FEET AND THENCE WEST 150 FEET TO THE PLACE OF BEGINNING; (3) BEGINNING AT A POINT WHICH IS 580.65 FEET EAST OF THE WEST LINE AND 82.45 FEET NORTH OF THE SOUTH LINE THEREOF; RUNNING THENCE NORTH 136.66 FEET; THENCE EAST 25 FEET; THENCE SOUTH 136.66 FEET AND THENCE WEST 25 FEET TO THE PLACE OF BEGINNING, ALSO,

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LOT 4 AND PART OF LOT 3 LYING WESTERLY OF THE CENTER LINE OF WOLF ROAD IN OWNER'S SUBDIVISION OF PART OF LOTS 2 AND 3 IN SUBDIVISION OF HECHINGER'S FARMS IN SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, PLAT OF WHICH OWNER'S SUBDIVISION WAS RECORDED JUNE 14, 1915, IN BOOK 132 OF PLATS, PAGE 22, AS DOCUMENT 5652753, IN COOK COUNTY, ILLINOIS.

PARCEL 4

THAT PART OF LOT 5 LYING WEST OF THE CENTER OF WOLF ROAD OF THE OWNER'S SUBDIVISION OF PARTS OF LOTS 2 AND 3 OF THE SUBDIVISION OF GEORGE HECHINGER'S FARM IN SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 5

THAT PARCEL OF THE NORTH HALF OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF THE NORTHLINE OF PICARDY PLACE UNIT NO. 2, A SUBDIVISION OF THAT PART OF THE NORTHWEST AND THE NORTHEAST QUARTERS OF SECTION 2, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF LOT 2 AND LOT 3 IN SUBDIVISION OF G. HECHINGER'S FARM IN SECTIONS 1, 2 AND 3, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE WESTLINE OF WOLF ROAD AND LYING EAST OF THE WESTLINE OF THE EAST 812.0 FEET, AS MEASURED ON THE SOUTH LINE THEREOF, OF SAID LOT 2, IN COOK COUNTY, ILLINOIS.

P.I.N.: 03-02-100-013-0000
03-02-100-015-0000
03-02-100-016-0000
03-02-100-029-0000
03-02-100-035-0000
03-02-200-005-0000
03-02-200-053-0000
03-02-200-068-0000