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Doc#: 1200522047 Fee: \$50.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/05/2012 11:33 AM Pg: 1 of 8

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THIS DOCUMENT PREPARED BY
AND UPON RECORDING MAIL TO:

Brandon R. Calvert, Esq.
Charity & Associates, P.C.
20 N. Clark Street, Suite 1150
Chicago, Illinois 60602

TWENTY-SECOND MODIFICATION AND SUPPLEMENT TO MORTGAGE

THIS TWENTY-SECOND MODIFICATION AND SUPPLEMENT TO MORTGAGE ("Modification Agreement") is made and entered into as of the 7th day of December, 2011 by and between **RDG FUND-1 LLC**, an Illinois limited liability company (the "**Borrower**") with an address at 150 N. Wacker Drive, Suite 650, Chicago, Illinois 60606, and **THE NORTHERN TRUST COMPANY**, an Illinois banking corporation (the "**Lender**"), with an office at 50 South LaSalle St., Chicago, Illinois 60603.

RECITALS

A. Lender and Borrower have entered into that certain Second Amended Loan and Security Agreement dated as of August 20, 2009, as amended by that certain Third Amended Loan and Security Agreement dated as of July 27, 2010, as amended by that certain Fourth Amended Loan and Security Agreement dated as of November 30, 2010, as amended by that certain Fifth Amended Loan and Security Agreement dated as of November 28, 2011 (collectively the "**Loan Agreement**") under which Lender agreed to make a loan or loans in the aggregate to the Borrower on a revolving basis up to the maximum principal amount of Four Million and No/100 Dollars (\$4,000,000.00) (the "**Loan**"). Pursuant to the Loan Agreement, the Borrower has executed that certain Second Amended and Restated Revolving Note dated August 20, 2009 executed by Borrower in favor of Lender in the original principal amount of Four Million and No/100 Dollars (\$4,000,000.00), as amended by that certain Third Amended and Restated Revolving Note dated as of July 27, 2010, as amended by that certain Fourth Amended and Restated Revolving Note dated as of November 30, 2010, as amended by that certain Fifth Amended and Restated Revolving Note dated as of November 28, 2011 (collectively the "**Note**").

B. As security for the Liabilities (as defined in the Mortgage), Borrower executed that certain Mortgage (including Security Agreement, Fixture Filing and Assignment of Rents and Leases) dated October 7, 2009 and recorded on October 16, 2009 in the Office of the Recorder of Deeds of Cook County, Illinois as Document Number 0928944018, as modified by the First Modification and Supplement to Mortgage dated October 19, 2009 and recorded on October 26, 2009 as Document Number 0929926104, as modified by the Second Modification and Supplement to Mortgage dated November 10, 2009 and recorded on November 13, 2009 as Document Number 0931734072, as modified by the Third Modification and Supplement to Mortgage

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dated December 9, 2009 and recorded on December 14, 2009 as Document Number 0934804143, as modified by the Fourth Modification and Supplement to Mortgage dated February 11, 2010 and recorded on February 19, 2010 as Document Number 1005035068, as modified by the Fifth Modification and Supplement to Mortgage dated April 19, 2010 and recorded on April 26, 2010 as Document Number 1011611008, as modified by the Sixth Modification and Supplement to Mortgage dated June 21, 2010 and recorded on July 1, 2010 as Document Number 1018226028, as modified by the Seventh Modification and Supplement to Mortgage dated July 19, 2010 and recorded on August 16, 2010 as Document Number 1022812129, as modified by the Eighth Modification and Supplement to Mortgage dated August 12, 2010 and recorded on August 27, 2010 as Document Number 1023933110, as modified by the Ninth Modification and Supplement to Mortgage dated August 27, 2010 and recorded on September 9, 2010 as Document Number 1025241067, as modified by the Tenth Modification and Supplement to Mortgage dated September 13, 2010 and recorded on September 27, 2010 as Document Number 1027033037, as modified by the Eleventh Modification and Supplement to Mortgage dated September 24, 2010 and recorded on October 6, 2010 as Document Number 1027910036, as modified by the Twelfth Modification and Supplement to Mortgage dated November 8, 2010 and recorded on November 18, 2010 as Document Number 1032229121, as modified by the Thirteenth Modification and Supplement to Mortgage dated January 21, 2011 and recorded on February 4, 2011 as Document Number 1103522012, as modified by the Fourteenth Modification and Supplement to Mortgage dated February 1, 2011 and recorded on February 22, 2011 as Document Number 1105341078, as modified by the Fifteenth Modification and Supplement to Mortgage dated March 19, 2011 and recorded on March 29, 2011 as Document Number 1108344030, as modified by the Sixteenth Modification and Supplement to Mortgage dated April 8, 2011 and recorded on April 20, 2011 as Document Number 1111041000, as modified by the Seventeenth Modification and Supplement to Mortgage dated April 21, 2011 and recorded on May 4, 2011 as Document Number 1112431003, as modified by the Eighteenth Modification and Supplement to Mortgage dated August 11, 2011 and recorded on August 22, 2011 as Document Number 1123444009, as modified by the Nineteenth Modification and Supplement to Mortgage dated September 2, 2011 and recorded on September 19, 2011 as Document Number 1126231005, as modified by the Twentieth Modification and Supplement to Mortgage dated October 19, 2011 and recorded on November 1, 2011 as Document Number 1130510052, as modified by the Twenty-First Modification and Supplement to Mortgage dated November 14, 2011 and recorded on December 21, 2011 as Document Number 1135512022 (the "**Mortgage**"), granting a first mortgage lien and security interest in certain real property described in the Mortgage (the "**Original Property**").

C. The Borrower owns certain other real property, as more particularly described on Exhibit A attached hereto and made a part hereof (the "**Additional Property**"), and desires that such Additional Property secure the Liabilities.

D. The Lender and Borrower desire by this Modification Agreement to amend and supplement the Mortgage and to grant a mortgage and security interest in the Additional Property to Lender as security for the Liabilities and to provide that the Additional Property shall be subject to all provisions, conditions and restrictions of the Mortgage. The Lender and the Borrower are entering into this Modification Agreement to effectuate such amendment.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Lender and Borrower hereby agree as follows:

1. **Defined Terms.** All capitalized terms not otherwise defined herein shall have the meanings ascribed to such terms in the Mortgage.

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2. **Amendment and Supplement.** Notwithstanding anything to the contrary contained in the Mortgage, the Mortgage is hereby amended and supplemented as follows:

(a) The Borrower hereby bargains, grants, conveys, warrants, mortgages and sells unto the Lender a first priority lien and security interest in and to the Additional Property to the same extent as the Original Property. The Additional Property is hereby subject to all of the terms, provisions, covenants, and restrictions contained in the Mortgage.

(b) The term "Collateral" as defined in the Loan Agreement, the term "Premises" as defined in the Mortgage and all other references in the Related Documents (as defined in the Mortgage) to the real property covered by the Mortgage, are hereby amended and supplemented to include the Original Property and the Additional Property.

3. Except as and to the extent amended by this Modification Agreement, the Mortgage and the other Related Documents and all terms, conditions and provisions thereof shall, in all respects, remain unmodified and unchanged and are hereby reaffirmed, ratified and confirmed and shall remain in full force and effect.

4. The Mortgage as hereby amended, shall continue to secure repayment of the Liabilities without loss of priority.

5. All references in the Loan Agreement, Note and other Related Documents to the Mortgage shall be deemed to refer to the Mortgage as modified by this Modification Agreement.

6. Borrower agrees to pay all costs and expenses incurred in connection with this Modification Agreement, including, without limitation, attorney's fees incurred by Lender in the preparation, negotiation and execution of this Modification Agreement.

7. This Modification Agreement has been executed by the Borrower and delivered to and executed by Lender in the State of Illinois and shall be construed in accordance with and governed by the internal laws of the State of Illinois.

8. In the event of a conflict or inconsistency between the provisions of the Mortgage and the provisions of this Modification Agreement, the provisions of this Modification Agreement shall control.

9. This Modification Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.

10. This Modification Agreement may be executed in two or more counterparts, each of which shall be deemed an original, and all of which, when taken together, shall constitute a single agreement.

[Signatures appear on the following page]

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IN WITNESS WHEREOF, this Modification Agreement is executed as of the date first above written.

LENDER:

THE NORTHERN TRUST COMPANY,
an Illinois banking corporation

By: [Signature]
Name: [Signature]
Its: Vice President

BORROWER:

RDG FUND-1 LLC,
an Illinois limited liability company

By: Residential Dynamics Group LLC, its Manager

By: _____
Name: Yung Bong Lim
Its: Manager

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STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

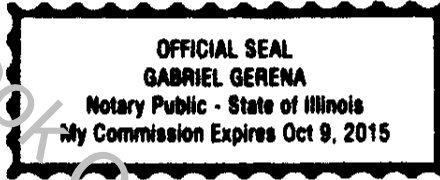
I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that Jack Crane, a Vice President of The Northern Trust Company, an Illinois banking corporation, personally known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument pursuant to authority, as his/her free and voluntary act and as the free and voluntary act said corporation, for purposes therein set forth.

Given under my hand and notarial seal this 7 day of December, 2011.

Guerena
 Notary Public

My commission expires: 10-09-03 15

(SEAL)



STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that Yung Bong Lim, a manager of Residential Dynamics Group LLC, an Illinois limited liability company, which company is the manager of RDG Fund-1 LLC, an Illinois limited liability company, personally known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument pursuant to authority, as his free and voluntary act and as the free and voluntary act said company for purposes therein set forth.

Given under my hand and notarial seal this _____ day of December, 2011.

 Notary Public

My commission expires:

(SEAL)

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IN WITNESS WHEREOF, this Modification Agreement is executed as of the date first above written.

LENDER:

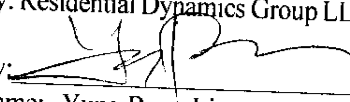
THE NORTHERN TRUST COMPANY,
an Illinois banking corporation

By: _____
Name: _____
Its: _____

BORROWER:

RDG FUND-1 LLC,
an Illinois limited liability company

By: Residential Dynamics Group LLC, its Manager

By: 
Name: Yung Bong Lim
Its: Manager

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STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that _____, a _____ of The Northern Trust Company, an Illinois banking corporation, personally known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument pursuant to authority, as his/her free and voluntary act and as the free and voluntary act said corporation, for purposes therein set forth.

Given under my hand and notarial seal this ____ day of December, 2011.

Notary Public

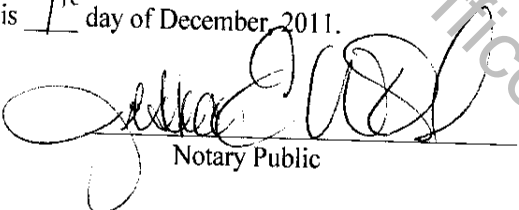
My commission expires:

(SEAL)

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, the undersigned, a notary public in and for said County, in the State aforesaid, do hereby certify that Yung Bong Lim, a manager of Residential Dynamics Group LLC, an Illinois limited liability company, which company is the manager of RDG Fund-1 LLC, an Illinois limited liability company, personally known to me (or satisfactorily proven) to be the person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed and delivered the said instrument pursuant to authority, as his free and voluntary act and as the free and voluntary act said company, for purposes therein set forth.

Given under my hand and notarial seal this 7th day of December 2011.

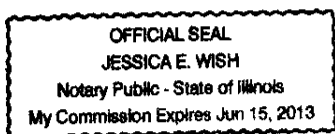


Notary Public

My commission expires:

06/15/2013

(SEAL)



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EXHIBIT A LEGAL DESCRIPTION OF ADDITIONAL PROPERTY

728 WEBLEY COURT, SCHAUMBURG, ILLINOIS

LOT 341 IN LANCER SUBDIVISION UNIT NO. 3, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS ON MARCH 28, 1968 AS DOCUMENT NO. 2370626, AND SURVEYOR'S CERTIFICATE OF CORRECTION REGISTERED ON APRIL 19, 1968 AS DOCUMENT NO. 2383376, IN COOK COUNTY, ILLINOIS.

PIN: 07-26-110-074-0000

1201 FOWLER AVENUE, EVANSTON, ILLINOIS

LOT 13 AND THE SOUTH 3 FEET OF LOT 14 IN BLOCK 2 IN PITNER AND SONS 3 RD ADDITION BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 10-24-101-025-0000

4880 CASTLE DARGAN, COUNTRY CLUB HILLS, ILLINOIS

<LT 64 IN CASTLE DARGAN LAKES ESTATES, BEING A SUBDIVISION OF LOT 2 AND PART OF LOTS 5, 8 AND 9 IN MARYCREST, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND PART OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 35 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 5, 2005 AS DOCUMENT NUMBER 0521719050, IN COOK COUNTY, ILLINOIS.

PIN: 31-04-415-016-0000