PRO TITLE GROUP, INC

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Doc#: 1209346022 Fee: \$46.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/02/2012 09:17 AM Pg: 1 of 5

WHEN RECORDED MAIL TO:
BankFinancial, F.S.B.
15W060 North Frontage Road
Burr Ridge, IL 60527

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:
Commercial-Loan #1902010724 (CSL)
BankFinancial, F.S.B.
15W060 North Frontage Road
Burr Ridge, IL 60527

PRO TITLE GROUP, INC 15W060 N. FRONTAGE ROAD BURR RIDGE, IL 60027

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 1 2012, is made and executed between Chicago Title Land Trust Company, as Successor Trustee LaSalle Bank Mational Association, not personally but, as Trustee on behalf of LaSalle Bank National Association, as Trustee Under Trust Agreement dated May 25, 2005 and Known as Trust Number 134388, whose address is 171 N. Clark St., Ste. 575, Chicago, IL 60601 (referred to below as "Grantor") and BankFinancial, F.S.B., whose address is 15 W030 North Frontage Road, Burr Ridge, IL 60527 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated Jung 1, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

MORTGAGE AND ASSIGNMENT OF RENTS DATED JUNE 1, 2005 AND RECORDED JUNE 13, 2005 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT NUMBER 05164027.01 & 0516402202 AND A MODIFICATION OF MORTGAGE DATED DECEMBER 1, 2008 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT NUMBER 0907156031; AND A MODIFICATION OF MORTGAGE DATED APRIL 1 2009 AND RECORDED MAY 5, 2009 IN THE COOK COUNTY RECORDER'S OFFICE AS DOCUMENT NUMBER 0912546068.

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

THE WEST 20.00 FEET OF LOT 55 IN BLOCK 58 IN THE SUBDIVISION OF BLOCK 58 OF CANAL TRUSTEE'S SUBDIVISION OF SECTION 7, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2245 W. Warren Blvd., Chicago, IL 60612. The Real Property tax identification number is 17-07-329-006-0000.

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

INTEREST RATE

Effective February 1, 2012, the interest rate of the Note is hereby changed from a Fixed rate of 6.50% per



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MODIFICATION OF MORTGAGE (Continued)

annum to a Fixed rate of 5.75% per annum.

MATURITY DATE.

Loan No: 1902010724

The Maturity date of the Note is hereby extended from February 1, 2012 to February 1, 2015. All principal and accrued interest not yet paid is payable on the Maturity Date.

PRINCIPAL REDUCTION.

Effective February 1, 2012, the principal balance is hereby reduced from \$34,116.87 to \$32,000.00 to reduce the LTV to 80%.

PAYMENT

Borrower will pay this loan in 36 payments of \$970.98 each payment. Borrower's first payment is due March 1, 2212, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on February 1, 2015, and will be for all principal and all accrued interest not yer paid. Payments include principal and interest.

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 at 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 endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker of 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.

INSURANCE. Throughout the term of the loan, Borrower shall maintain such insurance as the Lender may, from time to time, require including, without limitation.

- 1. Fire and Extended Coverage Insurance on the Property for the full insurable value of the improvements and in an amount not less than the cost of replacing the improvements.
- 2. Hazard Insurance covering the Property.
- 3. Comprehensive General Liability and Property Damage Insurance of not less than \$46,000.00.

All policies are to be issued by companies acceptable to the Lender and shall contain provisions (a) naming the Lender as Mortgagee and Loss Payee and (b) requiring not less than 10 days written inches to the Lender prior to cancellation

ADDITIONAL RESTRICTIONS ON TRANSFER. It shall be an immediate Event of Default hereunder if, without the prior written consent of Lender, Grantor shall contract for, commit to or permit any conveyance, sale assignment, lien, pledge, mortgage, security interest or other encumbrance or alienation of the Real Property or any portion thereof. Lender may condition any consent upon such terms and conditions as it may require in its absolute discretion including, without limitation, an increase in the interest rate under the Note, the payment of a fee and the execution of a subordination agreement acceptable to Lender.

FIELD AUDIT. Grantor shall keep and maintain at all times at the Property, the Grantor's principal place of business or the management agent's office, and upon Lender's request shall make available at the Property (or other location acceptable to Lender in its discretion), complete and accurate books of account and records (including copies of supporting bills and invoices and bank statements) adequate to reflect correctly the operation of the Property, and copies of all written contracts, Leases, and other instruments which affect the Property. The books, records, contracts, leases and other instruments shall be subject to examination,

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MODIFICATION OF MORTGAGE (Continued)

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inspection and audit at any reasonable time by Lender or its representative.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 1, 2012.

GRANTOR:

CHICAGO TILE LAND TRUST COMPANY, AS SUCCESSOR TRUSTEE LASALLE BANK NATIONAL ASSOCIATION, NOT PERSONALLY BUT, AS TRUSTEE ON BEHALF OF LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE UNDER IPUST AGREEMENT DATED MAY 25, 2005 AND KNOWN AS TRUST NUMBER 134388

Christine C. Young By:

Trust Officer

Chicago Title Land Trust Cornoany, Trustee of Chicago Title Land Trust Company, as Successor Trustee LaSalle Bank National Association, not person illy out, as Trustee on behalf of LaSalle Bank National Associator, as Trustee Under Trust Agreement dated May 25, 2005 and Frown as Trust Number 134388

Attestation not required pursuant to corporate by-laws.

By:

Authorized Signer for Chicago Title Land Trust Company, as Successor Trustee LaSalle Bank National Association not personally but, as Trustee on behalf of LaSalle Bank National Clart's Office Associaton, as Trustee Under Trust Agreement dated May 25, 2005 and Known as Trust Number 134388

LENDER:

BANKFINANCIAL, F.S.E

Authorized Signer

It is expressive in the tood and a second for more in standard the parties hereto, anything to the contrary notwithstanding, that each and all of the warrante strongles and screening made on the part of the lifetiment is the part of the part of the warranties, indemnities, representations, covenants, undertakings and with an until the first to see near abultas each and every one of them, made and intended not as personal warranties, in India (i) is, representations, covenauts, undertakings and agreements by the Trustee or for the purpose of with the contribution, said Trustee personally but are made and intended for the purpose of binding only that parcon of the wast property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own 1914, 541 so of hin the excercise of the powers conferred upon it as such Trustee; and that no personal flability or pasconal responsibility is assumed by nor shall at any time be asserted or enforceable against the undersigned land trussee, on account of this instrument or on account of any warranty, indemnity representation, covenant or agreement of the said Trustee in this instrument contained, either expressed or implied all such personal flability, if any, being expressly waived and released.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1902010724	(Continued)	Page 4
	TRUST ACKNOWLEDGMENT	
STATE OF TLLINOIS)	
STATE OF TLLINDIS COUNTY OF COOK) SS	
Public, personally appeared Chicago as Successor Trus ee LaSalle Bank Bank National Association as Trust	MARCH, 2012 before recorded to the second state of the second stat	rustee on behalf of LaSalla
Land Trust Company, as Successor on behalf of LaSalle Bank National Known as Trust Number 134385,	Trustee LaSalle Bank National Association, not Associaton, as Trustee Under Trust Agreement and known to me to be authorized trustees of and acknowledged the Modification to be the	personally but, as Trustee t dated May 25, 2005 and or agents of the trust that
deed of the trust, by authority set	the trust documents or, by authority o	f statute for the uses and
Notary Public in and for the State of	OZ 15 OLD O	ITLE LAND TRUST COMPANY RCHARD ROAD, SUITE 400 INOIS 60077
My commission expires		
JEHNY Alt	S CENTED S S S S S S S S S S S S S S S S S S S	
JEHNNAH NOTARY PURICE SI My Commission Ex	pires 10/27/2013	

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 1902010724	(Continued)	Page 5
	LENDER ACKNOWLEDGMENT	
STATE OF TZLINOIS)	
COUNTY OF OOK) SS)	
On this day of Public, personall / a pneared	MARCH , DU Defore me	e SV+/
acknowledged said instrument to the authorized by BankFinancian, F.S.B.	nkFinancial, F.S.B. that executed the within and be the free and voluntary act and deed of Ba through its board of directors or otherwise, fo ed that he or she is authorized to execute this s	foregoing instrument and ankFinancial, F.S.B., duly or the uses and purposes
executed this said instrument or peh	nalf of BankFinancial, F.S.B Residing at Xolling	
Notary Public in and for the State of	ILI INDI S	
My commission expires $\frac{1}{13}$	¥ Ka ≸ Notary P	TCIAL SEAL" thryn M Jur tublic, State of Illinois usion Expires 1/13/2014
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LASER PRO Lending, Ver. 5.54.00.006 Copr. Harland Financial Solutions, Inc. 1997, 2012. Reserved. - IL L:\CFI_LP\CFI\LP\\G201.F\cdot TR-6083 PR-51 All Rights TR-6L