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MODIFICATION AGREEMENT

THIS AGREEMENT, Made this 14th day of February, 1986 between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association ("Lender") and Robert Kallen, a bachelor ("Borrower"), WHEREAS:

- A. Borrower has heretofore executed and delivered to Lender a Principal Note (the Note) dated January 28, 1985 in the principal sum of Seventy thousand and no/100 dollars (\$70,000.00).
- B. The Note is secured by a mortgage dated January 28, 1985 and recorded on February 5, 1985 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document #27 431 752 which encumbers the following described real estate:

PARCEL I:

A Parcel of land being part of the following described tract:

Lot 39 and the West 1/2 of Lot 38 in W. E. Doggett's Subdivision of Block 23 in Canal Trustees Subdivision in Section 33, Township 40 North, Range 14, East of the Third Principal Meridian, said Parcel being described as follows:

Beginning at the Southwest corner of said tract; thence North along the West line of said tract, 29.36 feet; thence East perpendicular to the West line of said tract, 37.51 feet to the East line of said tract; thence South along the East line of said tract, 29.53 feet to the Southeast corner of said tract; thence West along the South line of said tract, 37.47 feet to the point of beginning, in Cook County, Illinois.

ALSO

PARCEL II:

Easements for the benefit of Parcel I, as set forth in Declaration of Covenants and Easements and as shown on the Plat attached thereto dated August 10, 1971 and recorded September 17, 1971 as Document Number 21,625,497 and filed as Document Number LR 2,581,838 and created by a Deed from Wayne A. Kerstetter and Ann L. Kerstetter, his wife, the First Federal Savings and Loan Association, dated April 2, 1973 and recorded May 11, 1973 as Document Number 22,321,862 and created by Deed from LaSalle National Bank, Trust Number 42854, to Wayne A. Kerstetter and Ann L. Kerstetter, dated August 15, 1972, recorded May 24, 1973 as Document Number 22,336,961 for ingress and egress, all in Cook County, Illinois.

Permanent Tax Number: 14-33-121-038 Volume: 494

ADDRESS: 2101 N. LAZARUS, CHICAGO, ILL.

- C. The outstanding principal sum of indebtedness of Borrower to Lender under the Note, as of the date hereof is Forty nine thousand, six hundred thirteen and 57/100 dollars (\$49,613.57) such sum evidenced by the Note and Mortgage.
- D. Borrower and Lender mutually desire to modify the terms and conditions of the Note and Mortgage;

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CONSENT AND ACKNOWLEDGEMENT OF BORROWER

ROBERT KALLEN

Robert Kallen

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

I, Donald W. Wylie (Notary Public), a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT ROBERT KALLEN who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said Instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN, under my hand and _____ seal this
19th day of February, 1986.

Donald W. Wylie
Notary Public

Notary Public of Cook County Clerk's Office

mail to ↓

My commission expires:

March 3, 1989

THIS INSTRUMENT WAS PREPARED BY:

Ilona M. Rubas
American National Bank and Trust Co.
33 N. LaSalle, Chicago, IL 60690

Box 15

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