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MODIFICATION AGREEMENT

This Modification of the Second Mortgage ("Modification Agreement") is made this 15th day of July, 1989, by Gregory D. Gudeman and Brenda S. Gudeman, his wife ("Mortgagors") and NBD Woodfield Bank ("Lender").

WITNESSETH:

Whereas, pursuant to a Collateral Agreement to Secure Guaranty dated August 12, 1988, Mortgagors executed and delivered to Lender that certain Second Mortgage dated August 12, 1988, in the amount of Fifty Thousand and 00/100 DOLLARS (\$50,000.00) ("Second Mortgage"), which Second Mortgage was recorded on September 6, 1988, in the Recorder's Office of Cook, County, Illinois, as Document Number 88404297 relating to the property as described in Exhibit "A" attached hereto and made a part hereof ("Premises").


Whereas, Mortgagors executed and delivered to Lender that certain Guaranty dated August 12, 1988, in the amount of Fifty Thousand and 00/100 DOLLARS (\$50,000.00).


Whereas, Mortgagors and Lender have agreed to enter into this Modification Agreement to increase the amount of the Second Mortgage.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties hereto, Mortgagors and Lender agree that the Second Mortgage is hereby modified as follows:

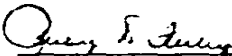
1. The amount of the Second Mortgage dated August 12, 1988, is hereby increased to the amount of Eighty Thousand and 00/100 DOLLARS (\$80,000.00).
2. The Mortgagors will execute a new Guaranty dated July 15, 1989, in the amount of Eighty Thousand and 00/100 DOLLARS (\$80,000.00).
3. Except for the modifications stated hereinabove, the Second Mortgage is not otherwise changed, modified or amended.

IN WITNESS WHEREOF, the undersigned have caused this instrument to be signed and sealed as of the day and year first above written.



 Gregory D. Gudeman


 Brenda S. Gudeman

ATTEST:


 Its: RUBY D. FEELEY
 ASSISTANT VICE-PRESIDENT

NBD Woodfield Bank

By: 
 Peter J. Rath
 Its: Vice President

PREPARED BY AND MAIL TO:



Peter J. Rath,
 Vice-President
 NBD Woodfield Bank
 Higgins & Meacham Roads
 Schaumburg, IL 60196

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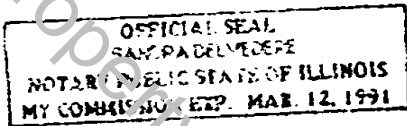
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STATE OF ILLINOIS, Cook County ss:

I, SANDRA Belvedere, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Peter J Rath, personally known to me to be the Vice President of NRD Woodfield, a Bank, and Ruby D Feeley, personally known to me to be the Asst. Vice President of said Bank, whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that as such PETER J. RATH and Ruby D Feeley they signed and delivered the said instrument as Vice President and Asst. Vice President of said Bank and caused the Corporate Seal of said Bank to be affixed thereto, pursuant to authority given by the Board of Directors, of said Bank, as their free and voluntary act and as the free and voluntary act and deed of said Bank, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 24th day of August, 1989.

My Commission Expires:



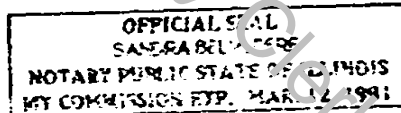
Sandra Belvedere
Notary Public

STATE OF ILLINOIS, Cook County ss:

I, SANDRA Belvedere, a Notary Public in and for said county and state, DO HEREBY CERTIFY that Gregory D. Gudeman and Brenda S. Gudeman, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal, this 1th day of August, 1989.

My Commission Expires:



Sandra Belvedere
Notary Public

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EXHIBIT "A"

LOT 23 IN LORD'S PARK MANOR UNIT 2, BEING A SUBDIVISION OF PART OF LOT 3 AND LOT 5 IN THE CIRCUIT COURT PARTITION OF PARTS OF SECTION 6 AND SECTION 7, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS

PERMANENT INDEX NO. 06-07-305-004

COMMON ADDRESS: 675 Hiawatha Drive,
Elgin, Illinois 60120

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TRUSTEE'S DEED

89405616

Form 2591

Joint Tenancy

The above space for recorders use only

THIS INDENTURE, made this 29th day of August, 1989, between AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a corporation duly organized and existing as a national banking association under the laws of the United States of America, and duly authorized to accept and execute trusts within the State of Illinois, not personally but as Trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said national banking association in pursuance of a certain Trust Agreement, dated the 1st day of February, 1977, and known as Trust Number 40056 party of the first part, and William L. Smith & Joy M. Smith 1733 N. Honore, Chicago, IL, parties of the second part.

WITNESSETH, that said party of the first part, in consideration of the sum of Ten & 00/100 \$10.00 Dollars, and other good and valuable considerations in hand paid, does hereby grant, sell and convey unto said parties of the second part, not in tenancy in common, but in joint tenancy, the following described real estate, situated in Cook County, Illinois, to-wit:

Lot 72 in Block 34 in Sheffield's addition to Chicago, Section 31, Township 40 North, Range 14, East of the 3rd Principal Meridian

P.I.N. # 14-31-419-009

Exempt under Real Estate Transfer Tax Act Sec. 4 Par. _____ & Cook County Ord. 95104 Par. _____

Date 8/29/89 Sign. William L. Smith

together with the incumbrances thereunto belonging.

TO HAVE AND TO HOLD the same unto said parties of the second part, as set out, not in tenancy in common, but in joint tenancy.

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This deed is executed by the party of the first part, as Trustee, as aforesaid, pursuant to and in the exercise of the power and authority granted to and vested in it by the terms of said Deed or Deeds in Trust and the provisions of said Trust Agreement above mentioned, and of every other Power and authority therein enabling. This deed is made subject to the liens of all first deeds and/or mortgages upon said real estate, if any, recorded or registered in said county.

IN WITNESS WHEREOF, said party of the first part has caused its corporate seal to be hereunto affixed and has caused its name to be signed to these presents by one of its Vice Presidents or its Assistant Vice Presidents and attested by its Assistant Secretary, the day and year first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO as Trustee, as aforesaid, and not personally.



By: [Signature] VICE PRESIDENT Attest: [Signature] ASSISTANT SECRETARY

STATE OF ILLINOIS) COUNTY OF COOK) SS

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named NATIONAL BANK AND TRUST COMPANY OF CHICAGO, a National Banking Association, granted personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Assistant Secretary respectively appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said National Banking Association for the uses and purposes therein set forth, and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of said National Banking Association caused the corporate seal of said National Banking Association to be affixed to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said National Banking Association for the uses and purposes therein set forth.

This instrument prepared by: Anita Lutkus American National Bank and Trust Company 33 NORTH LA SALLE STREET, CHICAGO 60680

Given under my hand and Notary Seal:

Date 8/29/89

[Signature of Notary]

DELIVERY INSTRUCTIONS

NAME William Smith STREET Honore 1733 CITY Chicago Ill

OR

FOR INFORMATION ONLY INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE

1733 N. Honore St., Chicago, IL

RECORDER'S OFFICE BOX NUMBER

This space for affixing riders and revenue stamps

39105616

Document Number

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Property of Cook County Clerk's Office

8945516

UNOFFICIAL COPY 89405617

This Indenture, Made this 24th day of August 19 89,

between South Holland Trust & Saving Bank of South Holland, Ill., a corporation duly authorized by the Statutes of Illinois to execute trusts, as trustee under the provisions of a deed or deeds in trust duly recorded and delivered to said company in pursuance of a trust agreement dated the 13th day of July 1978, and known as Trust Number 4191, party of the first part, and Janet A. Haley, formerly known as Janet A. Atkins

of 2709 Keystone Lane, Vienna, VA, party of the second part.

Witnesseth, That said party of the first part, in consideration of the sum of Ten and no/100 (\$10.00) Dollars, and other good and valuable considerations in hand paid, does hereby grant, sell and convey unto said party of the second part, the following described real estate, situated in Cook County, Illinois, to-wit:

Lot C in Malicki's Re-subdivision of Lot 8 (except the South 30 feet thereof dedicated for the street by Document 8610970 recorded in the Recorder's Office of Cook County, Illinois, September 30, 1924, in Book 193 of Plat pages 4 and 5) in Block 3 in Roberson and Youngs Third Addition to Homewood, Illinois, said addition being a subdivision of part of the Southwest Quarter of Section 32, Township 36 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Property Address: 1218 Hickory, Homewood, IL 60430

PIN: 29-32-307-062

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Janet A. Haley

together with the tenements and appurtenances thereunto belonging.

To Have and to Hold the same unto said party of the second part, and to the proper use, benefit and behoof forever of said party of the second part.

Subject to: Restrictions, conditions and covenants of record

This deed is executed pursuant to and in the exercise of the power and authority granted to and vested in said trustee by the terms of said deed or deeds in trust delivered to said trustee in pursuance of the trust agreement above mentioned. This deed is made subject to the lien of every trust deed or mortgage (if any there be) of record in said county given to secure the payment of money, and remaining unreleased at the date of the delivery hereof.

In Witness Whereof, said party of the first part has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its Trust Off. President and attested by its Asst. Secretary, the day and year first above written.

SOUTH HOLLAND TRUST & SAVINGS BANK

As Trustee as aforesaid,

By [Signature] Trust Off. President

Attest: [Signature] Asst. Secretary

RD Box 215

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DEED

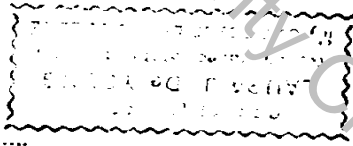
South Holland Trust & Savings Bank
As Trustee under Trust Agreement
TO

MAIL TO: SOUTH HOLLAND TRUST
& SAVINGS BANK
16178 South Park
South Holland, IL
60473

SOUTH HOLLAND TRUST
& SAVINGS BANK
South Holland, Illinois

105 Mill Enterprises Parkway 60426

Property of Cook County Clerk's Office



James E. O'Leary
Notary Public

of August 19 89

Given under my hand and Notarial Seal this 24th day

uses and purposes therein set forth; and the said Ass't. Secretary did also then and there acknowledge that he, as custodian of the corporate seal of said Corporation, did affix the said corporate seal of said Corporation to said instrument as his own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth. They signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Ass't. Secretary and the said Ass't. Secretary of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer, President and Ass't. Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Ass't. Secretary and the said Ass't. Secretary of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer, President and Ass't. Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

Richard J. Furst
Trust Off. of the SOUTH HOLLAND TRUST & SAVINGS
HEREBY CERTIFY that Douglas A. DeGroot
Douglas A. DeGroot
Ass't. Secretary of said Corporation, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Trust Officer, President and Ass't. Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

State of Illinois, County of Cook, ss. 3 the undersigned

SECRET