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DEPT-01 RECORDINGS 114.00
 148988 TRAM 7832 11/12/91 14:18:00
 48016 # F *-91-592553
 COOK COUNTY RECORDER

(Space above this line for recording purposes)

MODIFICATION AGREEMENT
to a Promissory Note(s)
and to a Mortgage held by
BRICKYARD BANK

1. DATE AND PARTIES. The date of this Modification Agreement (Agreement) is November 3, 1991, and the parties are the following.

MORTGAGOR OF PROPERTY:

Yael Groner
 6857 N KILDARE
 LINCOLNWOOD, ILLINOIS 60646
 Social Security # 354-76-5859
 WIFE OF ALAN GRONER

MORTGAGOR OF PROPERTY/BORROWER:

Alan Groner
 DBA AAA CUSTOMS BROKERS
 2751 OLD HIGGINS RD
 ELK GROVE VILLAGE, IL 60001
 Social Security # 360-46-3736
 HUSBAND OF Yael GRONER

BANK:

BRICKYARD BANK
 an ILLINOIS banking corporation
 6676 North Lincoln Ave.
 Lincolnwood, Illinois 60645-3631
 Tax I.D. # 36-2993012
 (as Mortgagee)

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2. BACKGROUND. Borrower executed a promissory note payable to the order of Bank dated November 3, 1991, (Note) evidencing a loan (Loan) which Note is further described as follows: Note number 2501, in the principal amount of \$15,000.00, and payable on November 3, 1991. As of the date of this Agreement, the principal balance on the Note is \$15,000.00. The total amount currently due on the Note is \$15,000.00. Borrower and Bank hereby agree to modify the Note on the following terms contained in this Agreement.

3. SECURITY. This Agreement is secured by the following type(s) (or items) of property (Collateral):
Real Estate - 6857 N KILDARE, LINCOLNWOOD IL 60646

The real property portion of the Collateral includes the following described property (Property) situated in COOK County, ILLINOIS, to-wit:

THE NORTH 1/2 OF LOT 39 ALL OF LOT 40 IN BLOCK 2 IN PRATT AVENUE SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH WEST 1/4 OF SECTION 34, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PIN:10-34-225-041-0000 & 10-34-225-001-0000.

The Property may be commonly referred to as 6857 N KILDARE, LINCOLNWOOD, IL 60646

The term "Collateral" further includes, but is not limited to, the following property, whether now owned or hereafter acquired, and whether or not held by a bailee for the benefit of the Owner or owners, all: accessions, accessories, additions, cash, fittings, increases, insurance benefits and proceeds, parts, products, profits, renewals, rents, replacements, special tools and substitutions, together with all books and records pertaining to the Collateral and access to the equipment containing such books and records including computer stored information and all software relating thereto, plus all cash and non-cash proceeds and all proceeds of proceeds arising from the type(s) (items) of property listed above

4. MODIFICATION. The above described note(s) have been renewed and the Renewal Note (Renewal Note) now evidences the indebtedness

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THIS IS THE LAST PAGE OF A 2 PAGE DOCUMENT. EXHIBITS AND/OR ADDENDA MAY FOLLOW.

Please return this document after recording to BRICKYARD BANK, 6676 North Lincoln Ave., Lincolnwood, Illinois 60415-3631.

This document was prepared by BRICKYARD BANK, 6676 North Lincoln Ave., Lincolnwood, Illinois 60415-3631.

On this 3rd day of November, 1991, Barbara Kohleder, 1991, Barbara Kohleder, a notary public, certify that ALAN GRONER, 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/she) signed and delivered the instrument as (his/her) free and voluntary act for the uses and purposes set forth.

OFFICIAL SEAL
BARBARA KOHLEDER
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES APR. 12, 1993

NOTARY PUBLIC

On this 3rd day of November, 1991, Barbara Kohleder, 1991, Barbara Kohleder, a notary public, certify that YAEL GRONER, WIFE OF ALAN GRONER, 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/she) signed and delivered the instrument as (his/her) free and voluntary act for the uses and purposes set forth.

OFFICIAL SEAL
BARBARA KOHLEDER
NOTARY PUBLIC STATE OF ILLINOIS
MY COMMISSION EXPIRES APR. 12, 1993

NOTARY PUBLIC

(Corporate seal) may be affixed, but failure to affix shall not affect validity or enforceability of this instrument.

ATTEST:
CONNIE GRIFFIN LOAN OFFICER

BRICKYARD BANK
an ILLINOIS banking corporation

[Corporate Seal]

APPROVED: November 3, 1991

BANK:
ALAN GRONER
Individually

BORROWER:
YAEL GRONER
Individually

7. RECEIPT OF COPY. Borrower and Mortgagee acknowledge receiving a copy of this Agreement

6. CONTINUATION OF ALL OTHER TERMS AND CONDITIONS. All other terms and conditions of this loan contained in the loan documents not specifically referred to and modified herein continue in full force and effect.

5. COVENANTS AND WARRANTIES BY MORTGAGOR. Mortgagor affirmatively represents, warrants and covenants:

A. that Mortgagee has good and marketable title to all of the Property; and

B. that the Property is subject to no outstanding liens or other encumbrances, except MORTGAGE DATED NOVEMBER 3, 1990 AND RECORDED NOVEMBER 20, 1990 AS DOCUMENT 90566142 MADE BY ALAN GRONER AND YAEL GRONER, HIS WIFE, TO BRICKYARD BANK A CORPORATION OF ILLINOIS, TO SECURE A NOTE FOR \$15,000.00. MORTGAGE DATED JUNE 21, 1988 AND RECORDED JUNE 21, 1988 AS DOCUMENT 88272080 MADE BY ALAN GRONER AND YAEL GRONER, HIS WIFE, TO BRICKYARD BANK A CORPORATION OF ILLINOIS, TO SECURE A NOTE FOR \$100,000.00.

CHANGED DUE DATE TO 11-3-92

(Obligations) of ALAN GRONER (Borrower) to Bank as evidenced by Borrower's promissory note payable to the order of Bank dated November 3, 1991 evidencing a loan (loan) in the principal amount of \$15,000.00. Subject to the actual terms and conditions under the Renewal Note, the following provisions of the loan have been modified to read as follows:

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