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MORTGAGE OR TRUST DEED
INDIVIDUAL BORROWER

LOAN MODIFICATION AGREEMENT

WHEREAS, DOWNERS GROVE NATIONAL BANK, a national banking association, loaned Thomas G. Frank & Bruce N. Geraskey the sum of Three Hundred Thousand Dollars and no/100 DOLLARS (\$ 300,000.00), as evidenced by the note and mortgage or trust deed in the form of a mortgage executed and delivered on April 27, 19 91, which document is duly recorded in the office of the Recorder of Deeds, Cook County, Illinois, as Document No. 90210785/ 90210786, which note and mortgage or trust deed in the form of a mortgage are hereby incorporated herein as a part of this instrument, and

WHEREAS, the property is legally described as follows:

REC-01 RECORDINGS 1-2-92
189789 - UNRECORDED 06/08/92 11:20 AM
92401777 - 401777
COOK COUNTY RECORDER

SEE ATTACHED

Permanent Index Number: 22 20 401 006 000
Property Address: 66 Stephen Street, LaMont, Illinois 60639

WHEREAS, the undersigned owner of said premises, desires a modification of the terms of said loan and said DOWNERS GROVE NATIONAL BANK, has agreed to the terms of said loan modification as herein stated; and

WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the unpaid balance of said indebtedness is Two Hundred Ninety Two Thousand Nine Hundred Ninety Four and 51/100 DOLLARS (\$ 292,994.51), all of which the undersigned promises to pay with interest at Ten percent (10 %) per annum until paid, and that the same shall be payable in the amount of Two Thousand Eight Hundred Twenty Eight no/100 DOLLARS (\$ 2,828.00) per month beginning on February 27, 19 92, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations (which estimated sum may be adjusted as necessary). The maturity date of the loan shall be January 27, 1997, at which time any remaining unpaid principal and interest shall become due.

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It is further agreed that all terms and conditions contained in said note and mortgage or trust deed in the form of a mortgage not herein specifically modified, shall remain in full force and effect.

Signed, sealed and delivered this 27th day of January, 1992.

Thomas G. Frantik

Frantik, Thomas G.

Bruce N. Geraskey

Geraskey, Bruce N.

DOWNERS GROVE NATIONAL BANK, as Mortgagee

BY: George Alexenko
George Alexenko, Vice President

CONSENT TO LOAN MODIFICATION

The undersigned endorser of endorsers, guarantor or guarantors, or other secondary obligor or obligors, including an original unreleased borrower or borrowers hereby consent to the foregoing loan modification.

Thomas G. Frantik

Frantik, Thomas G.

Bruce N. Geraskey

Geraskey, Bruce N.

STATE OF ILLINOIS)
COUNTY OF _____)

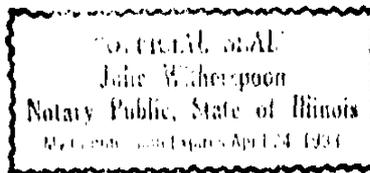
I, the undersigned, a Notary Public in and for said County and State, do hereby certify that HELENA GERASKEY; BRUCE Geraskey personally known to me to be the same person(s) whose name(s) ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 27th day of January, 1992.

John W. Wetherpoon
Notary Public

THIS INSTRUMENT WAS PREPARED BY AND MAIL TO:

DOWNERS GROVE NATIONAL BANK
MAIN AND CURTISS STREETS
DOWNERS GROVE, IL 60515



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That part of Block 5 in Singer and Tolcott and Stone and Company's Subdivision of that part of the West 1/4 of the South East 1/4 of Section 20, Township 27 North, Range 11 East of the Third Principal Meridian, lying North of Illinois and Michigan Canal described as follows: Beginning at a point on the Easterly Line of said Block 5 which is 105 feet Southeast of the North East Corner of said Block 5 measured along the said Easterly Line; running thence South West parallel to the Northerly Line of said Block 5, a distance of 180 feet; thence running South East parallel to the Easterly Line of said Block 5, a distance of 105 feet more or less, to the Northerly Line of Illinois and Michigan Canal Reserve Strip, running thence North East along said Illinois and Michigan Canal Strip a distance of 180 feet to the Easterly Line of said Block 5; running thence North West along the Easterly Line of said Block 5, a distance of 105 feet more or less, to the place of beginning in Lemont, Cook County Illinois.

Property of Cook County Clerk's Office

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