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FOURTH MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of September 15,199 thetween James J. Romberg ("Borrower") and Bank One, Evanston, NA formerly known as First Illinois Bank of Evanston, N.A. ("Bank").

RECITALS

a. Borrower is indebted to Bank in the principal sum of One Hundred Thousand and 00/100 Dollars (\$100,000) as evidenced by a Mortgage Note ("Note") dated as of November 10, 1989 which note is secured in part by a Mortgage, Security Agreement and Financing Statement ("Mortgage") and Assignment of Rents applicable to the property commonly known as 1806 N. Honore, Chicage, Illinois legally described on Exhibit A attached hereto, which documents were recorded with the Cook County Registrar of Titles on March 28, 1990 as Document No. 3869136; and modified by a Mortgage Modification Agreement dated November 15, 1950 and recorded with the Cook County Registrar of Titles on December 19, 1990 as Document No. 3933779 and further modified by the following Mortgage Modification Agreements:

Date of Modification February 15, 1991 May 15, 1991

Document No. 3989647 92-152577

B. Borrower has requested an extension of the maturity date from September 15, 1991 to June 15, 1992 of the Note and Bank is willing to grant such extension pursuant to the terms and provisions of this Agreement and the Promissory Note dated September 15, 1994 in the principal sum of One Hundred Thousand and 00/100 (\$100,000) ("Replacement Note").

NOW THEREFORE, in consideration of the above Recital, the parties hereto do hereby acknowledge and agree as follows:

- 1. Borrower does hereby acknowledge that the Mortgage, Assignment of Rents and other applicable security Documents are in full force and offect.
- 2. The Mortgage, Assignment of Rents and other Security Documents are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Replacement Note.
- In all other respects, the Mortgage, Assignment of Rents and other applicable Security Documents are hereby ratified and reaffirmed.

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THIS DOCUMENT WAS PREPARED BY AND SHOULD BE LETURNED TO:

Bank One, Evanston, NA Attention: Douglas W. Dancer 800 Davis Street Evanston, IL 60201 2550

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Dated at Evanston, Illinois as of the date first above written. BANK ONE, EVANSWON, NA Cormorly known as First Illinois Bank of Evanston, N.A. W. DANCER ASSISTANT VICE PRESIDENT James J. Romberg STATE OF ILLINCIS SS COUNTY OF COOK _, a notary public in and for thestate and county aforebald, DO IPREBY CERTIFY, that Diglas W Dancar of Bank One, Evanston, NA formerly known as First Illinois Bank of Evanston, N.A., personally appeared before me in person and acknowledged that they signed the foregoing instrument as their free and voluntary act, and as thefree and voluntary are of said Bank, and caused the corporate seal of said Bank to be affixed thereto, cor the uses and purposes therein metforth. Given under my hand and seal this 27 1 day of 1992. OFFICIAL SEAL DONNA E. HYDZ Notary Public, Cook County State of Illinois My Commission Expires 3-23-94 STATE OF CALIFORNIA COUNTY OF COOK his free and voluntary act, for the uses and purposes therein set forth, Given under my hand and seal this 22th day of Ward 1992. OFFICIAL CRAL DOUGLAS W. DANCER Notary Public, Cook County State of Illinois

* Not as Borrower/Mortgagor but solely for the purpose of waiving Homestead Rights stated herein.

** Married to Charlene Romberg

My Commission Expires 4-3-93

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EXHIBIT "A"

Lot 3 in the subdivision of Lots 42 to 46 and the East 14 feet of Lot 41 in Block 33 in Sheffield's Addition to Chicago in Section 31, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County Illinois.

Permanent Real Estate Index Number: 14-31-410-027

Property of Cook County Clerk's Office Property Address: 1806 N. Honore, Chicago, Illinois 60622

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