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PREPARED BY AND RETURN TO Pete Milano COMERICA BANK 8700 N. WAUKEGAN ROAD MORTON GROVE, JL 60053



LOAN MODIFICATION AGREEMENT

Loan #2723674

This ir triment is an Agreement among Mid Town Bank & Trust Co. of Chicago as Trustee U/T/A# 1432 dated September 4, 1986 ("Mortgagor") Donald J. Vercauteren and Nancy J. Vercauteren, his wife as joint tenants to an undivided 50% interest, and Peter J. Fritsch and Barbara M. Fritsch his wife as joint tenants to an undivided 50% interest ("Beneficiaries") and COMERICA BANK ULINOIS, as successor in interest by merger to Affiliated Bank. ("Lender").

RECITALS

- A. Mortgagor is the owner of the real estate described in Exhibit A hereto ("Real Estate").
- B. On February 15, 1991 Mortgagor executed and delivered to Lender its Mortgage Note ("Note") in the principal amount of \$167,238.36. to evidence a loan in that amount.
 - C. To secure payment of the Note, the following documents were executed and delivered:
- 1. A Mortgage recorded April 10, 1991 with the Recorder of Deeds of Cook County, Illinois as Document Number 91162476, wherein Mortgagor mortgaged the real estate to Lender.
- 2. An Assignment of Rents recorded April 10, 1991 with the Recorder of Deeds of Cook County, Illinois, as Document Number 91162477, wherein Mortgagor assigned to Lender the rents and income from the Real Estate.
- D. The Beneficiaries request that Lender (a) maintain the amortization of the Loan for the remaining portion of the loan term; and (b) reduce the current interest rate under the Note to 8% fixed.

WHEREFORE, it is agreed as follows:

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1. To evidence the reduced interest rate, and monthly principal amortization payments Mortgagor shall deliver to Lender at the execution and delivery of this Agreement an Amended and Restated Adjustable Rate Mortgage Note dated as of the date hereof (the "Restated Note"), payable to the order of Lender in the principal amount of One Hundred Sixty Thousand Three Hundred Twenty and 76/100 (\$160,320.76) dollars at the reduced interest rate of 8% percent

ATI TITLE COMPANY
377 E. Butterfield Rd., Suite 100
Lombard, Illinois 60148

Property of Cook County Clerk's Office

fixed and requiring monthly principal payments of One Thousand Four Hundred Thirty Three and 52/100 (\$1,433.52) dollars commencing November 1, 1993.

2. Except as modified in paragraph 1 above, the Note and Loan Documents remain in full force and effect according to their terms.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed and

delivered on , 19 .

This institutes is executed by Mid Town Bank & Trust Co. of Chicago not personally but solely at thistee, as gloresaid. All the coverants and conditions to be performed becominer by Mid Town Bank & Trust Co. at Chicago are undertaken by it solely or Trustee, as oforesaid and not individually, and no personal liability shall be assumed on be enforceable against Mid fown Bank & Trust co. of Chicago by muson of are of the covenants, statements, regesentations or wanter Towns Banks & Company of Chicago,

as Trustee as aforesaid

COMERICA BANK-ILLINOIS

Mary C. Sweeney

Vice President & Trust Officer

Richard A. Furloso

Asst. Vice President

The Beneficiaries hereby acknowledge and consent to the within Modification Agreement and

reaffirm their Mortgagor.

Peter J. Fritsch

The undersigned hereby acknowledge and consent to the within Modification Agreement and reaffirms their Guaranty of Note and Mortgage dated February 15, 1991.

Vercauteren Donald J.

Peter J. Fritsch

Barbara M. Fritse

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STATE OF ILLINOIS)
) SS COUNTY OF COOK)
The undersigned, a Notary Public in and for the State and County aforesaid, does herebertify that Richard A. Furioso President of Comerica Bank - Illinois, personally know to me to be the same person whose name is subscribed to the foregoing instrument, appeare before me this day in person and acknowledged that they signed and delivered the sai instrument as their own free and voluntary act and as the free and voluntary act of sai institution. For the uses and purposes therein set forth.
GIVEN uncer my hand and Notarial Seal this B day of Colours
1993. 20th day of October 1993
Notary Public " OFFICIAL SEAL " ONELIA PADRON NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 11/15/24
STATE OF ILLINOIS)
COUNTY OF COOK)
The undersigned, a Notary Public in and for the State and County aforesaid, does hereb certify that Donald J. Vercauteren, Nancy J. Vercauteren, Peter J. Fritsch and Barbara M. Fritsch, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signe and delivered the said instrument as their own free and voluntary act for the uses and purpose therein set forth.
GIVEN under my hand and Notarial Seal this 13 day of 03, 1993.

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STATE OF ILLINOIS)

	COUNTY OF COOK)
Vice	The undersigned, a Notary Public in and for the State and County aforesaid, does hereby certify that
	Trust Company of Chicago, as Trustee as aforesaid, personally known to me to be the same
	persons who e names 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 own free and voluntary act and as the free and voluntary act of said Trustee, for the uses and purposes
	therein set forth.
	GIVEN under my hand and Notarial Scal this
	1993.
	Anni & Conviduo
	Notaty Public
	ÖFFICIAL SEAL JULIA L SPAULDING
	NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. DEC. 17,1995
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	Notaty Public OFFICIAL SEAL JULIA L SPAULDING NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP. DEC. 17,1995

EXHIBIT A

LEGAL DESCRIPTION

PIN# 14-29-323-013-0000

COMMON ADDRESS: 2426 NORTH RACINE CHICAGO, ILLINOIS 60614

THE NORTH 10 1/3 FEET OF THE SOUTH 286 FEET OF THE EAST 124 FEET OF BLOCK 43 IN SHEFFIELD'S ADDITION TO CHICAGO, IN SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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