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#### LOAN MODIFICATION AGREEMENT

This is a Loan Modification Agreement ("Agreement") dated April 8, 1994, by and between Harris Bank Hinsdale, National Association ("Mortgagee") and Chicago Title and Trust Company Under Trust Agreement 1096971 dated November 14, 1991 ("Mortgagor") and William T. Galioto and Ann J. Galioto ("Co-Obligors").

Mortgagee has heretofore made a loan to Mortgagor and Co-Obligors in the original principal sum of Eighty Thousand and 00/100 Dollars (\$80,000.00). Mortgagor's and Co-Obligors' obligation to repay said loan is evidenced by a promissory note ("Note") dated December 9, 1993 and is secured by a mortgage ("Mortgage") dated December 9, 1993 and recorded December 15, 1993 in the Recorder's Office of Cook County, Illinois as Document No. 03028742 mortgaging, granting and conveying to Mortgagee that certain varcel of land, and the improvements thereon, located in Cook County, Illinois and legally described on Exhibit A hereto.

As additional security for the loan, the following document has been executed and delivered to Mortgagee:

1. Assignment of Leases and Rents dated December 9, 1993 made by Mortgagor and Co-Chligors to Mortgagee and recorded December 15, 1993 in the Recorder's Office of Cook County, Illinois as Document No. 03028745.

(said Note, and Assignment of Leases and Rents are hereinafter referred to as the "Loan Documents")

Mortgagor and Co-Obligors have asked Mortgagee to extend the maturity date of the Note and to increase the principal indebtedness secured to Two Hundred Twenty Five Thousand and 00/100 Dollars (\$225,000.00) and Mortgagee is willing to extend the maturity date of the Note and to increase the principal indebtedness secured to Two Hundred Twenty Five Thousand and 00/100 Dollars (\$225,000.00) on the terms and conditions set forth herein.

In consideration of the foregoing, and of the mutual promises herein set forth, the parties hereto acknowledge and agree as 10110Ws:

- 1. The balance of the principal indebtedness remaining from time to time outstanding shall hereafter bear interest at the rate of eight and one quarter percent (8.25%).
- 2. Commencing May 8, 1994 and on the Eighth day of each successive month thereafter until the maturity date set forth below, Mortgagor and Co-Obligors shall pay monthly installments of principal and interest in the sum of One Thousand Nine Hundred Eighteen and 00/100 Dollars (\$1,918.00).

Charles Said

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- Morgagor and Co-Obligors have concurrently herewith executed their Renewal Promissory Note for the loan as hereinabove modified payable as set forth above (hereinafter called the "Renewal Note").
- The Loan Documents shall secure both the Note and the Renewal 4. Note.
- Notwithstanding any provision hereof to the contrary, the entire principal balance then outstanding and all accrued interest and other charges, shall be due and payable on April 8, 1999 (the "Maturity Date").
- None of the rights of Mortgagee under the Loan Documents shall 6. be prejudiced by reason of this Agreement and this Agreement shall not affect the lien and charge of the Loan Documents upon the property covered thereby.
- Mortgagor and Co-Obligors hereby acknowledge and agree that the Loan Documents remain in full force and effect, except as they have been expressly modified by the terms of this Agreement. In all other respects not inconsistent with this Agreement, the Loan Documents are hereby ratified and terms of the reconfirmed.

IN WITNESS WHEREOF, Mortgagor has executed this Agreement this 8th day of April, 1994.

Chicago Title and Trust Company as Trustee Under 11/14/91 +not resonally टाया च्या Trust #1096971 dated Title:Asst.

IN WITNESS WHEREOF, Co-Obligors have executed this Agreement this 8th day of April, 1994.

Ann J. Galioto

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IN WITNESS WHEREOF, Mortgagee has executed this Agreement this 8th day of April, 1994.

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Title: vice fees

Property or Coot County Clert's Office Mail 10. This document was prepared by: Victoria Vanek/BVM Harris Bank Hinsdale, N.A. 50 South Lincoln Street Hinsdale, Illinois 60521

Property of Coot County Clert's Office

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I, the undersigned, a Notary Public of Illinois, do hereby certify that is Asst. Vice Freedent and SHEHA DAVENPORT	in and for said County, in the State CAROLYN SAUL , who of Chicago Title and Trust Company who is ASST. SECRETARY.
of the same corporation, personally whose names are subscribed to the formula and	known to me to be the same persons oregoing instrument as such
respectively appeared before me this day in person and acknowledged that they signed and delivered the foregoing instrument as their free and voluntary act and as the free and voluntary act of the corporation for the use and purposes therein set forth. Given under my hand and seal this 18th day of coril, 1994.	
alde fi Mayo	"OFFICIAL SEAL" Aida Di Mayo
Notary Public	Notary Public, State of Illinois My Commission Expires 5/10/94
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(State of Illinois) (County of DuPage)	
I, the undersigned, a Notary Public in and for said County and the State	

I, the undersigned, a Notary Public in and for suid County and the State of Illinois, hereby certify that William T. Gazicto 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 signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth. and official seal this 8th day of April, 1994.

Buen Martinba

Notary Public

"CPPECIAL SEAL" Bries V Menturbus Nixtey Public, State of Minois My Commission Region 05-05-96

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> "OFFICIAL SEAL" Briza V Masterton Notary Public, State of Illinois My Commission Expires 05-05-96

State of Illinois County of DuPage

I, the undersigned, a Notary Public in and for said County and the State of Illinois, hereby certify that Ann J. Galioto, 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 she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official

seal this 8th day of April, 1994.

Notary Public

State of Illinois County of DuPage "OFFICIAL SEAL"
Brian V Massarton
Notary Public, State of Illinois
My Commission Expires 05-05-96

I, the undersigned, a Notary Public in and for said County, in the State of Illinois, do hereby certify that Lyian V. Masterton, who is a Loan Officer of Harris Bank Hinsdale, National Association, personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Loan Officer, appeared before me this day in person and acknowledged that he signed and delivered the foregoing instrument as his free and voluntary act and as the free and voluntary act of the corporation for the uses and purposes therein set forth. Given under my hand and seal this 8th day of April, 1994.

Notary Public

"OFFICIAL SEAT,"
Georgianna DeMicry
Notary Public, State of Illinois
My Commission Expire Dec. 12, 1998

"OFFICIAL SEAL"
frian V Masteron
Notesy Public, State of Hilpeda
My Commission Explais 05:45500

#### EXHIBIT "A"

Lot 17 in Block 2 in Adam Och's Addition to Chicago in the North West 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Permanent Tax Number: 17-06-127-023

Property commonly known as: 2040 W. Crystal St., Chicago II 60622

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