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Bank One, Chicago, NA
9700 West 59th Street
Orland Park Illinois 60462 4895

Tel 708 403 8000



94637892

DEPT-01 RECORDING 133.50
T#8868 TR#1 2741 07/21/94 09:30.00
#5370 # JTS * -94--637892
COOK COUNTY RECORDER

MORTGAGE MODIFICATION AGREEMENT

AGREEMENT dated as of May 14, 1994, between Bank One, Chicago, NA, and Michael A. Gandy.

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RECITALS

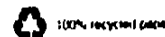
A. Michael A. Gandy is indebted to the Bank in the principal sum of Forty Thousand and 00/100 (\$40,000.00) as evidenced by a Secured Term ("Note") in the face amount of Forty Thousand 00/100 (\$40,000.00), dated as of November 15, 1993, which Note is secured in part by a ("Mortgage and Assignment of Rents") applicable to the property commonly known as lot 2 in Country Club Meadows, Crestwood, IL as legally described on "Exhibit A" attached hereto, which document was recorded with the Cook County Recorder of Deeds on January 28, 1994 as Document #94094943 and a ("Mortgage") applicable to the property commonly know as 15104 Chestnut Lane, Oak Forest, IL as legally described on "Exhibit A" attached hereto, which document was recorded with the Cook County Recorder of Deeds on January 28, 1994 as Document #94094942.

B. Michael A. Gandy has requested an extension of the loan outlined above from May 14, 1994 to November 14, 1994. The Bank is willing to grant such an extension pursuant to the terms and provisions of this Agreement and the Promissory Note dated May 14, 1994 in the principal sum of Forty Thousand and 00/100 (\$40,000.00) (Replacement Note).

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

1. Michael A. Gandy hereby acknowledges that the Mortgage and other applicable security documents are in full force and effect.
2. The Mortgage, and other Security documents are hereby modified to provide that such instruments are also granted as collateral security for repayment of the Replacement Note.

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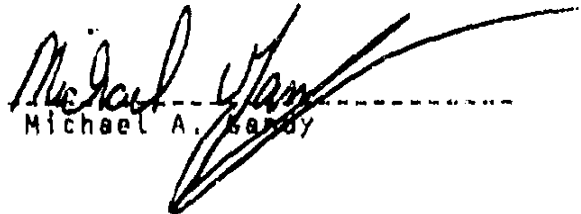


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- Continued -

3. In all other respects, the Mortgage, and other applicable security documents are hereby rectified and reaffirmed.

DATED as of the 14th day of May, 1994, in Orland Park Illinois.

BY: 
Michael A. Grandy

This Instrument Prepared by: Martha Russo
and shall be Returned to: Bank One, Chicago, NA
Attn: David W. Kuraw
P.O. Box 218
Orland Park, IL 60462

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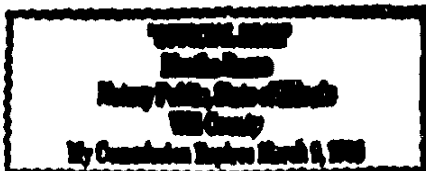
STATE OF ILLINOIS)

COUNTY OF WILL)

I, The undersigned, a Notary Public in and for and residing in the said County, in the state aforesaid, do hereby certify that Michael A. Grandy personally known to me to be the same person whose name LS subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument(s) as his free and voluntary act, for the uses and purposes and in the capacity (if any) therein set forth.

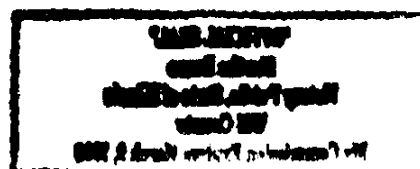
GIVEN under my hand and notary seal this 14th day of May, 1994.


Notary Public



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BANK ONE, CHICAGO, NA

BY:

David W. Kurow

David W. Kurow, Assistant Vice President

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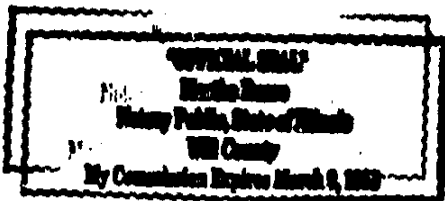
STATE OF ILLINOIS)
) SS
COUNTY OF WILL)

I, the undersigned, a Notary Public in and for and residing in the said County, in the State aforesaid, do hereby certify that David W. Kurow 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, sealed and delivered the said instrument(s) as a free and voluntary act, for the uses and purposes and in the capacity (if any) therein set forth.

GIVEN under my hand and notary seal this 14th day of May, 1994.

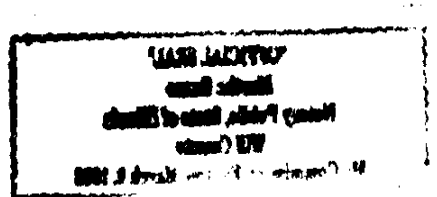
Martha Russo

Notary Public



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This instrument was prepared by:

David Kurow
Bank One, Chicago, NA
8760 W. 159th Street
Orland Park, IL 60462

"EXHIBIT A"

- ✓ LOT 2 IN COUNTRY CLUB MEADOWS, A PLANNED UNIT DEVELOPMENT, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 4, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
- ✓ P.I.N. #28-04-301-003
- ✓ Address: Vacant property on lot 2 in Country Club Meadows, Crestwood, IL 60445

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AFTER RECORDING PLEASE RETURN TO:
BANK ONE, CHICAGO, NA
ATTN: DIANNE SIMMONS/LOAN OPERATIONS
9399 W. HIGGINS ROAD, 4TH FLOOR
ROSEMONT, ILLINOIS 60018-7070

BANK ONE, CHICAGO, NA

JUL 18 1994

RECORDING RELEASE

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"EXHIBIT A "

✓ LOT 14 IN BLOCK 17 IN BRUNO JONIKAS FOREST VIEW HILLS, UNIT NO. 3, A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 18, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. #28-18-207-014

✓ Address: 15104 Chestnut Lane, Oak Forest, IL 60452

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