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Loan#3400018

MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT made this 1st day of September, 1994, by and between Metropolitan Bank & Trust Co., as trustee u/t/a dated 09/29/80 a/k/a Trust # 1364 whose address is 1824 W. 46th Street, Chicago, Illinois 60609 (hereinafter called "Mortgagor") and METROPOLITAN BANK AND TRUST COMPANY, an Illinois banking corporation, with an office at 2201 West Cermak Road, Chicago, Illinois 60608 (hereinafter called "Mortgagee").

WITNESSETH:

This Agreement is based upon the following recitals:

A. On September 24, 1991, for full value received, Mortgagor executed and delivered to Mortgagee its Promissory Note in the principal amount of One Hundred Seventy Five and 00/100th **** Dollars (\$175,000.00) (hereinafter called the "Note"), and secured the payment thereof by granting to Mortgagee, among other things, a certain Mortgage (hereinafter called the "Mortgage"), of even date with said Note, covering certain improved real property in the County of Cook, State of Illinois, which Mortgage was recorded on September 24, 1991, as Document No. 91496174, with the Recorder of Deeds/Registrar of Titles of Cook County, Illinois, covering the property described on Exhibit "A" attached hereto and made a part hereof (hereinafter called the "Mortgaged Premises").

B. Mortgagor has requested that certain modifications be made in the above-mentioned Note and Mortgage.

C. The outstanding principal balance of said Note as of September 1, 1994, is \$157,757.71.

D. Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises (unless disclosed to Mortgagee, and such subsequent lienholder has agreed to consent to this Modification Agreement and subordinate its lien to the lien of the Mortgage, as herein modified, which Consent and Subordination is attached hereto as Exhibit "B"), and that the lien of the Mortgage, as herein modified, is a valid, first and subsisting lien of said Mortgage Premises.

NOW THEREFORE, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, the parties hereto do hereby mutually agree that the Note and Mortgage are hereby modified as follows:

- 1. Your loan will be extended to September 1, 1997.
2. Your new rate will be 10.50% monthly beginning September 1, 1994.

Prepared by:

METROPOLITAN BANK & TRUST CO.
2201 WEST CERMAK ROAD
CHICAGO, ILLINOIS 60608-3996
(312) 254-1000

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3. Beginning October 1, 1994 your new monthly principal & interest payment will be \$1,947.66. payment date will be on the 20th of the month.
4. All other terms and conditions will remain the same.

In consideration of the modification of the terms of the Note and Mortgage by Mortgagee, as hereinabove set forth, Mortgagor does hereby covenant and agree to pay the balance of the indebtedness evidenced by the Note and secured by the Mortgage as herein modified, and to perform the covenants contained in the Mortgage, and further agrees that the prepayment privilege now in effect shall remain in full force and effect, and Mortgagor represents to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the Mortgaged Premises held by Mortgagee, except as otherwise disclosed herein, and that the lien of the Mortgage is a valid, first and subsisting lien on said Mortgaged Premises.

Nothing herein contained shall in any manner whatsoever impair the Note and the Mortgage as modified hereby, or the first lien created thereby or any other documents executed by Mortgagor in connection therewith, or alter, waive, vary or affect any promise, agreement, covenant or condition recited in any of the above-mentioned documents, except as herein expressly modified, nor affect or impair any rights, powers, or remedies of Mortgagee under any of the above-mentioned documents. Except as hereinabove otherwise provided, all terms and provisions of the Note, Mortgage and other instruments and documents executed in connection with the subject mortgage loan, shall remain in full force and effect and shall be binding upon the parties hereto, their successors and assigns.

IN WITNESS WHEREOF, this instrument has been executed by the parties hereto in manner and form sufficient to bind them, as of the day and year first above written.

METROPOLITAN BANK AND TRUST COMPANY:

Attest:

By: Kathleen Martinez
 Its Secretary
 Kathleen Martinez, Vice President

By: Angie Pereda
 Its Loan Officer
 Angie Pereda, Loan Officer

Witness/Attest:

MORTGAGOR:
 Metropolitan Bank & Trust Company, as Trustee
 u/t/a dated 9/29/80 a/k/a Trust #1364.

Cheryl Brueckmann
 Cheryl Brueckmann, Assn't. Trust Officer
Abraham Kritzer
 Abraham Kritzer, Sr. VP
 [Add Appropriate Acknowledgments]

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DEPT-01 RECORDING \$25.50
 T#0004 TRAN 7614 09/30/94 15:25:00
 #2489 # LF #-94-847657
 COOK COUNTY RECORDER

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EXHIBIT "A" ATTACHED HERETO AND MAKE A PART HEREOF

Lot 89 in resubdivision of blocks 5 and 6 in Ward's resubdivision of lots 1, 4 and 5 in Stone and Whitney's subdivision of the West 1/2 of the Southeast 1/4 of Section 6, Township 38 North, Range 14, East of the Third Principal Meridian, In Cook County, Illinois.

Commonly known as: 1824 W. 46th Street, Chicago, Illinois 60609

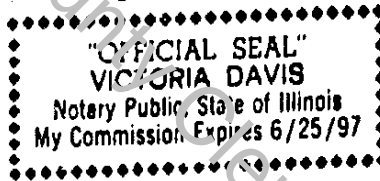
P.I.N.#20-06-413-040

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Victoria Davis, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Kathleen Martinez and Angie Pereda, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Vice President and Loan Officer of Metropolitan Bank & Trust Company and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my hand and notarial seal this 21st day of September, 1994.

Victoria Davis
Notary Public



STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Victoria Davis, a Notary Public in and for said County, in the State aforesaid, do hereby certify that on this day personally appeared before me, Cheryl Brueckmann and Abraham Kritzer, personally known to me to be the same persons whose names are subscribed to the foregoing instrument and personally known to me to be the Asst. Trust Officer and Senior Vice President of metropolitan Bank & Trust Company and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, and that the seal affixed to the foregoing instrument is the corporate seal and the said instrument was signed, sealed and delivered in the name and in behalf of said corporation as the free and voluntary act of said corporation for the uses and purposes set forth.

Given under my hand and notarial seal this 21st day of September, 1994.

Victoria Davis
Notary Public



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