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PREPARED BY AND RETURN TO
MARIA T. ESPARZA
COMERICA BANK-ILLINOIS
8700 N. WAUKEGAN RD.
MORTON GROVE, IL 60053

95654412

DEPT-01 RECORDING \$45.00
T#0012 TRAN 6646 09/27/95 11:21:00
#3200 CG *-95-654412
COOK COUNTY RECORDER

LOAN MODIFICATION AGREEMENT

Handwritten: 4500
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This instrument is an Agreement among American National Bank & Trust Company of Chicago Successor to Comerica Bank-Illinois Successor in interest by merger to Manufacturers Affiliated Trust Company as Trustee under Trust Agreement dated August 20, 1990 and known as Trust Number 11514 ("Mortgagor"); James E. Hennig ("Beneficiary"); James E. Hennig ("Guarantor"); and COMERICA BANK-ILLINOIS, successor in interest by merger to Affiliated Bank ("Lender").

RECITALS

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A. Mortgagor is the owner of the real estate described in Exhibit "A" hereto ("Real Estate"). Beneficiary is the sole beneficiary of Mortgagor.

B. On August 31, 1990, Mortgagor executed and delivered to Lender its Promissory Note in the principal amount of \$255,000.00, ("Note") to evidence a loan in that amount.

C. To secure payment of the Note, the following documents were executed and delivered:

1. A Mortgage, Assignment of Leases and Security Agreement dated August 31, 1990 and recorded on September 6, 1990 with the Recorder of Deeds of Cook County, Illinois, as Document Number 90433342, wherein the Mortgagor mortgaged the Real Estate to Lender.

2. A Guaranty of Note and Mortgage wherein Guarantor guaranteed the payment of the Notes.

3. A Security Agreement and Assignment Interest in Land Trust wherein the Beneficiaries collaterally assigned to Lender their beneficial interest to Mortgagor.

D. The Note matures and is payable on September 5, 1995. The parties desire to a) extend maturity date of the Note to August 5, 2000; b) reduce the interest rate to 9.25% and c) amortize the principal balance over 15 years.

This instrument does not affect to whom the tax
no Tax Billing
is recorded with

BOX 333-CTI

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WHEREFORE, Mortgagor and Lender hereby agree to the following:

1. Extend the maturity date of the Note to August 5, 2000; reduce the rate to 9.25% and prepayment premium as follows:

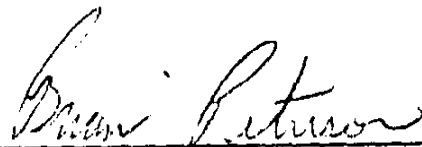
On any interest payment date under this Note, and upon five (5) days written notice to Payee, or at any time upon any involuntary prepayment, Maker may prepay Note in whole or in part upon payment of a premium equal to the sum of the discounted net present values of the interest payments that would otherwise be payable on the principal amount being prepaid, after reducing each such interest payment by the amount of interest that would be payable on its respective due date if the principal amount being prepaid were re-invested at the Current Market Rate. For these purposes, "Current Market Rate" shall mean a per annum interest rate equal to one-half percent (1/2%) above the rate reasonably determined by Payee (based on quotations from established dealers) to be in effect at the prepayment date in the secondary market for the United States Treasury securities of a comparable amount and with a comparable term to maturity as the principal amount to be prepaid. The discount rate for the above computation shall be the Current Market Rate. A certificate shall be submitted by Payee to Maker computing the prepayment premium and shall be presumed correct absent manifest error.

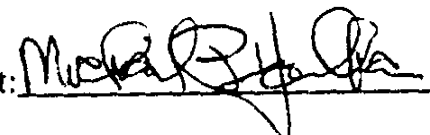
Mortgagor shall deliver to Lender at the execution and delivery of this Agreement an Amended and Restated Mortgage Note (which is hereby incorporated by reference and attached hereto as Exhibit "B") dated as of the date hereof (the "Restated Note"), payable to the order of Lender in the principal amount of Two Hundred Twenty Eight Thousand One Hundred Seventy Five and 04/100's (\$228,175.04) dollars.

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

IN WITNESS WHEREOF, the parties have caused the Agreement to be executed and delivered on August 5, 1995.

Comerica Bank-Illinois successor in interest by
merger to Affiliated Bank

By: 

Attest: 

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2025/03/14

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American National Bank & Trust Company of Chicago Successor to Comerica Bank-Illinois Successor in interest by merger to Manufacturers Affiliated Trust Company as Trustee under Trust Agreement dated August 20, 1990 and known as Trust Number 11514

By:  Michael Wang

TRUST OFFICER

Attest: _____

The terms and conditions contained in this instrument to the contrary notwithstanding this instrument is subject to the provisions of the Trustee's Exculpatory Rider attached hereto and made a part hereof.

Acknowledgement by Beneficiary

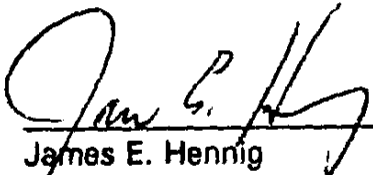
The undersigned hereby acknowledges and consents to the within Loan Modification Agreement.

 _____

James E. Hennig

Acknowledgement by Guarantor

The undersigned hereby acknowledges and consents to the within Loan Modification Agreement and reaffirms his Guaranty of Note and Mortgage dated August 31, 1990.

 _____

James E. Hennig

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This instrument is executed by the undersigned Land Trustee, not personally but solely as Trustee in the exercise of the power and authority conferred upon and vested in it as such Trustee. It is expressly understood and agreed that all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee are undertaken by it solely in its capacity as Trustee and not personally. It is further understood and agreed that the Trustee merely holds title to the property herein described and has no agents, employees or control over the management of the property and no knowledge of other factual matters except as represented to it by the beneficiary(ies) of the Trust. No personal liability or personal responsibility is assumed by or shall at any time be asserted or enforceable against the Trustee on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the Trustee in this instrument, all such liability being expressly waived by every person now or hereafter claiming any right or security hereunder; and the owner of any indebtedness or cause of action for breach of any warranty, indemnity, representation, covenant, undertaking or agreement accruing hereunder shall look solely to the Trust estate for the payment thereof.

IN WITNESS WHEREOF, American National Bank and Trust Company of Chicago, not personally but as Trustee as aforesaid, has caused these presents to be signed by one of its Officers, and its corporate seal to be hereunto affixed the day and year first above written.



AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO
as Trustee, as aforesaid, and not personally,

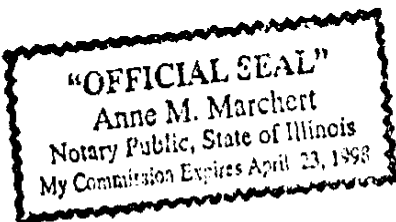
By Michael Wang Michael Wang
TRUST OFFICER

STATE OF ILLINOIS
COUNTY OF COOK }

ANNE M. MARCHERT

I, Michael Wang, a Notary Public in and for said County, in the state aforesaid, do hereby certify an officer of American National Bank and Trust Company of Chicago 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 said officer of said association signed and delivered this instrument as a free and voluntary act, for the uses and purposes therein set forth.
GIVEN under my hand and seal this

day of AUG 24 1995



Anne M. Marchert
NOTARY PUBLIC

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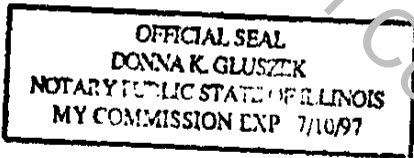
2025

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STATE OF ILLINOIS }
COUNTY OF COOK } SS

The undersigned, a Notary Public in and for the State and County aforesaid, does hereby certify that Brian Peterson and Michael Haulchan VP President and VP Secretary, respectively, of Comerica Bank - Illinois, 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 signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said institution, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 24 day of August, 1995.



Donna K. Gluszek
Notary Public

STATE OF ILLINOIS }
COUNTY OF COOK } SS

The undersigned, a Notary Public in and for the State and County aforesaid, does hereby certify that _____ and _____, President and _____, respectively, _____, as Trustee as aforesaid, 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 signed and delivered the said instrument as their own free and voluntary act and as the free act of said Trustee, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this _____ day of _____, 1995.

The terms and conditions contained in this instrument to the contrary notwithstanding this instrument is subject to the provisions of the ~~Trustee's Exculpatory Rider attached hereto and made a part hereof.~~ Notary Public

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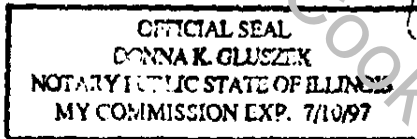
586-2-1111

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STATE OF ILLINOIS }
COUNTY OF COOK } SS

The undersigned, a Notary Public in and for the State and County aforesaid, does hereby certify that James E. Hennig 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 own free and voluntary act as beneficiary for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 24 day of August, 1995.



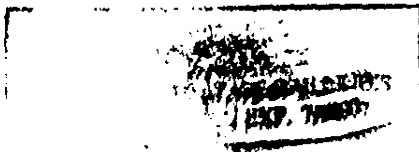
Donna K. Gluszek

Notary Public

STATE OF ILLINOIS }
COUNTY OF COOK } SS

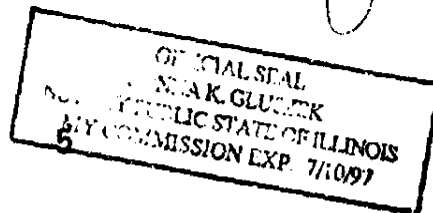
The undersigned, a Notary Public in and for the State and County aforesaid, does hereby certify that James E. Hennig personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act as beneficiary for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 24 day of August, 1995.



Donna K. Gluszek

Notary Public



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11-11-2011

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EXHIBIT "A"

LEGAL DESCRIPTION

THE SOUTH 3 FEET OF LOT 7 AND ALL OF LOTS 8, 9, 10 AND 11 (EXCEPT THAT PART OF SAID LOTS LYING WEST OF A LINE 50 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SECTION 19) IN THE SUBDIVISION OF THE NORTH 1/2 OF BLOCK 56 IN DIVISION OF SECTION 19, TOWNSHIP 39 NORTH RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 17-19-310-008-0000

COMMON ADDRESS: 1925 SOUTH WESTERN AVENUE, CHICAGO, ILLINOIS

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EXHIBIT "B" AMENDED AND RESTATED MORTGAGE NOTE

\$228,175.04

Morton Grove, Illinois

August 5, 1995

FOR VALUE RECEIVED, the undersigned American National Bank & Trust Company of Chicago Successor to Comerica Bank-Illinois Successor in interest by merger to Manufacturers Affiliated Trust Company as Trustee under Trust Agreement dated August 20, 1990 and known as Trust Number 11514, ("Maker") hereby promises to pay to the order of Comerica Bank - Illinois, ("Payee"), at its offices at 8700 North Wedgeman Road, Morton Grove, Illinois 60053 or at such other place as Payee may from time to time designate, in the manner hereinafter provided, the principal sum of Two Hundred Twenty Eight Thousand One Hundred Seventy Five and 04/100 (\$228,175.04) Dollars, in lawful money of the United States of America, together with interest ("Interest Rate") from the date of disbursement on the outstanding balance from time to time as follows:

Principal and Interest payable monthly at the rate of 9.25% per annum in equal installments of Two Thousand Three Hundred Forty Eight and 36/100 (\$228,175.04) dollars commencing on the 5th day of September, 1995 and on the 5th day of each month thereafter until this Mortgage Note is fully paid, except that the final payment of Principal and Interest if not sooner paid shall become due on the 5th day of August, 2000. The Principal and Interest provided herein is computed on the basis of a 15 year amortization.

Interest shall be calculated hereunder on the basis of actual days in a month over a 360-day year. In the event that the unpaid principal balance of this Mortgage Note ("Note") becomes due and payable on a date other than the first day of a calendar month, a final payment of interest at the rate provided in this Note shall be due and payable on such date.

This Note is secured by a certain Mortgage, Assignment of Leases and Security Agreement of even date herewith executed by Maker ("Mortgage") which pertains to certain real estate located at 1925 South Western Avenue, Chicago, Illinois, Cook County, Illinois, and legally described on Exhibit "2" attached to the Mortgage ("Real Estate"), and is further secured by the other Loan and Security documents ("Loan Documents") (as defined in the Mortgage) all of which documents bear even date herewith, which are made a part hereof and which are hereby incorporated by reference.

On any interest payment date under this Note, and upon five (5) days written notice to Payee, or at any time upon any involuntary prepayment, Maker may prepay Note in whole or in part upon payment of a premium equal to the sum of the discounted net present values of the interest payments that would otherwise be payable on the principal amount being prepaid, after reducing each such interest payment by the amount of interest that would be payable on its respective due date

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11/15/2011

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if the principal amount being prepaid were re-invested at the Current Market Rate. For these purposes, "Current Market Rate" shall mean a per annum interest rate equal to one-half percent (1/2%) above the rate reasonably determined by Payee (based on quotations from established dealers) to be in effect at the prepayment date in the secondary market for the United States Treasury securities of a comparable amount and with a comparable term to maturity as the principal amount to be prepaid. The discount rate for the above computation shall be the Current Market Rate. A certificate shall be submitted by Payee to Maker computing the prepayment premium and shall be presumed correct absent manifest error.

If Maker fails to pay any installment or payment of principal or interest or other charge due hereunder when due, or if at any time hereafter the right to foreclose or exercise the remedies available under the Mortgage or other Loan Documents or to accelerate this Note shall accrue to the Payee under any of the provisions contained in this Note, the Mortgage, or the other Loan Documents, including, without limitation, by reason of the Real Estate or any part thereof or any legal, equitable or beneficial interest therein, being sold, assigned, transferred, conveyed, mortgaged or otherwise leased or encumbered to or in favor of any party other than Payee, or by reason of Maker or any beneficiary of Maker other than Payee, or by reason of Maker or any beneficiary of Maker entering into any contract or agreement for any of the foregoing, or if at any time hereafter any other default occurs under the Mortgage, this Note, Guaranty, if any, of this Note or any of the Loan Documents, and Maker fails to cure the same within the time period, if any, provided for curing the same under the terms of the Mortgage or other Loan Documents, then at the option and election of the Payee, and without further notice, grace or opportunity to cure, the entire unpaid principal balance outstanding hereunder, together with all interest accrued thereon, may be accelerated and become immediately due and payable at the place of payment aforesaid.

In case the right to accelerate this Note shall accrue by reason of any of the events of default referred to in the preceding paragraph, in lieu of or in addition to any other right or remedy then available under this Note or the other Loan Documents, the Payee shall have the right and option, without further notice, to implement, as of and from the date of default, the "Default Rate" (as hereinafter defined) to the entire principal balance outstanding under the Note and all accrued interest thereon. For purposes of this Note, the "Default Rate" shall be the prime rate plus six (6%) percent (P + 6). The term prime rate means the prime commercial rate of the Payee, such rate being changed from time to time as established or announced by Payee. Prime does not mean the lowest interest rate offered by Payee from time to time.

Without limiting the foregoing, the Payee shall have the option in lieu of or in addition to acceleration and/or implementing the Default Rate and/or exercising any other right or remedy, to require that Maker shall pay the Payee a late payment charge equal to five (5%) percent for each dollar of any monthly payment not received within ten (10) days of when due to partially defray the additional expenses incident to the handling and processing of past due payments. The foregoing late payment charge

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shall apply individually to all past due payments and shall be subject to no daily pro rata adjustment or reduction.

Time is of the essence hereof.

Maker, for itself and its successors and assigns, estates, heirs, and personal representatives, and each co-maker, endorser or guarantor, if any, of this Note, for their successors and assigns, estates, heirs, and personal representatives, hereby forever waive(s) presentment, protest and demand, notice of protest, demand, dishonor and non-payment of this Note, and all other notices in connection with the delivery, acceptance, performance, default or enforcement of the payment of this Note and waives and renounces all rights to the benefits of any statute of limitations and any moratorium, appraisal, exemption and homestead law now provided or which may hereby be provided by any federal or state statute or decisions, including but not limited to exemptions provided by or allowed under the Bankruptcy Code, against the enforcement and collection of the obligations evidenced by this Note, and any and all amendments, substitutions, extensions, renewals, increases and modifications hereof. Maker agrees to pay all costs and expenses of collection and enforcement of this Note when incurred, including Payee's attorneys' fees and legal and court costs, including any incurred on appeal or in connection with bankruptcy or insolvency, whether or not any lawsuit or proceeding is ever filed with respect hereto. No extensions of time of the payment of this Note or any installment hereof or any other modification, amendment or forbearance made by agreement with any person now or hereafter liable for the payment of this Note shall operate to release, discharge, modify, change or affect the liability of any co-maker, endorser, guarantor or of any other person with regard to this Note, either in whole or in part.

No failure on the part of Payee or any holder hereof to exercise any right or remedy hereunder, whether before or after the occurrence of a default, shall constitute a waiver thereof, and no waiver of any past default shall constitute a waiver of any future default or of any other default. No failure to accelerate the debt evidenced hereby by reason of default hereunder, or acceptance of a past due installment, or indulgence granted from time to time shall be construed to be a waiver of the right to insist upon prompt payment thereafter or to impose the Default Rate retroactively or prospectively, or to impose late payment charges, or shall be deemed to be a novation of this Note or as a reinstatement of the debt evidenced hereby or as a waiver of such right of acceleration or any other right, or be construed so as to preclude the exercise of any right which the Payee or any holder hereof may have, whether by the laws of the state governing this Note, by agreement, or otherwise, and none of the foregoing shall operate to release, change or affect the liability of Maker or any co-maker, endorser or guarantor of this Note, and Maker and each co-maker, endorser and guarantor hereby expressly waive the benefit of any statute or rule of law or equity which would produce a result contrary to or in conflict with the foregoing. This Note may not be modified or amended orally, but only by an agreement in writing signed by the party against whom such agreement is sought to be enforced.

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The parties hereto intend and believe that each provision in this Note comports with all applicable local, state, and federal laws and judicial decisions. However, if any provisions, provision, or portion of any provision in this Note is found by a court of competent jurisdiction to be in violation of any applicable local, state or federal ordinance, statute, law, or administrative or judicial decision, or public policy, and if such court would declare such portion, provision or provisions of this Note to be illegal, invalid, unlawful, void or unenforceable as written, then it is the intent of all parties hereto that such portion, provision or provisions shall be given force and effect to the fullest possible extent that they are legal, valid and enforceable, and that the remainder of this Note shall be construed as if such illegal, invalid, unlawful, void or unenforceable portion, provision or provisions were severable and not contained therein, and that the rights, obligations and interest of the Maker and the holder hereof under the remainder of this Note shall continue in full force and effect.

All terms, conditions and agreements herein are expressly limited so that in no contingency or event whatsoever, whether by reason of advancement of the proceeds hereof, acceleration of maturity of the unpaid principal balance hereof, or otherwise, shall the amount paid or agreed to be paid to the holders hereof for the use, forbearance or detention of the money to be advanced hereunder exceed the highest lawful rate permissible under applicable laws. If, from any circumstances whatsoever, fulfillment of any provision hereof shall involve transcending the limit of validity prescribed by law which a court of competent jurisdiction may deem applicable hereto, then ipso facto the obligation to be fulfilled shall be reduced to the limit of such validity, and if under any circumstances the holder hereof shall ever receive as interest an amount which would exceed the highest lawful rate, such amount which would be excessive interest shall be applied to the reduction of the unpaid principal balance due hereunder and not to the payment of interest.

This Note shall inure to the benefit of the Payee and its successors and assigns and shall be binding upon the undersigned and its successors and assigns. As used herein, the term "Payee" shall mean and include the successors and assigns of the identified payee and the holder or holders of this Note from time to time.

Maker acknowledges and agrees that (i) this Note and the rights and obligations of all parties hereunder shall be governed by and construed under the laws of the State of Illinois; (ii) that the obligation evidenced by this Note is an exempt transaction under the Truth-in-Lending Act, 15 U.S.C. Sec. 1601 et. seq.; (iii) that said obligation constitutes a "business loan" which comes within the purview of Ill. Rev. Stat. ch. 17, para. 6404, Sec. 4(1)(c)(1981); and (iv) that the proceeds of the loan evidenced by this Note will not be used for the purchase of registered equity securities within the purview of Regulation "G" issued by the Board of Governors of the Federal Reserve System.

The obligations of the Maker of this Note shall be direct and primary and when the context of construction of the terms of this Note so require, all words used in the singular herein shall be deemed to have been used in the plural and the masculine shall include the feminine and neuter. This Note shall be the joint and several obligation of

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all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors and assigns.

This Note shall be governed by and enforced in accordance with the laws of the State of Illinois.

Maker hereby irrevocably agrees and consents and submits to the jurisdiction of any court of general jurisdiction in the State of Illinois, but further agrees that any litigation, actions or proceedings will be litigated at the Payee's sole discretion and election only in courts having situs within the City of Chicago, State of Illinois, in any United States District Court located within the State of Illinois including the United States District Court for the Northern District of Illinois, Eastern Division, if such court shall have jurisdiction over the subject matter, with respect to any legal proceeding arising out of or related to this Note and irrevocably waives any right that may exist with respect to a jury or jury trial and right to transfer or change the venue.

BY SIGNING THIS NOTE, Maker accepts and agrees to the terms and covenants contained in this Note.

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Land Trust Maker

This Note is executed by the undersigned, not personally, but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by Payee and by every person now or hereafter holding this Note or claiming any right of security hereunder that nothing herein or in the Mortgage shall be construed as creating any liability on said Trustee personally to pay said Note or any interest that may accrue thereon, or to perform any covenants, either express or implied, herein contained, but nothing in the preceding portions of this paragraph shall limit Payee's right of recovery on this Note, the Mortgage and other Loan Documents against and out of the Real Estate and other collateral thereby conveyed by enforcement of the provisions hereof and of the Mortgage, nor in any way limit or affect the personal liability of any co-signer, endorser or guarantor of this Note and other Loan Documents.

EXECUTED AND DELIVERED at Chicago, Illinois as of this _____ day of _____, 1995.

American National Bank & Trust Company of Chicago Successor to Comerica Bank-Illinois Successor in interest by merger to Manufacturers Affiliated Trust Company not personally, but as Trustee under Trust Agreement dated August 20, 1990 and known as Trust Number 11514

By: _____

Name: _____

Title: _____

ATTEST (SEAL)

By: _____

Name: _____

Title: _____

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