C/L #4926311128

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LOAN MODIFCATION AGREEMENT

This Modification of the Mortgage and related Loan Documents is made as of August 2, 1995 by Marc G. Kresmery, Kurt F. Kresmery and Eric E. Kresmery ("Maker") and The First National Bank of Chicago as successor to First Chicago Bank of Ravenswood f/k/a Bank of Ravenswood, an Illinois Banking Corporation ("Lender").

WHFREAS, Maker has previously executed a Promissory Note dated January 2, 1987, relating to a Mortgage Loan from Kenneth Kresmery to Maker.

WHEREAS, Maker has previously executed and delivered to Kenneth Kresmery an security for the repayment of the Loan, a Mortgage dated January 2, 1987, which was recorded in Cook County as document No. 87481755.

WHEREAS, Kenneth Kresmery conveyed to The First National Bank of Chicago, by way of endorsement and assignment dated January 2, 1987, and recorded as Document No. 87481756, all of his rights, title and interest in said Promissory Note and Mortgage.

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WHEREAS, Maker and Lender by Loan Modification Agreements made as of July 2, 1988, 1989, 1990 and 1991, July 5, 1994 extended the due date on the Promissory Note, the Mortgage and the Loan Documents on the Property legally described on Exhibit "A" attached hereto and intend to further extend such due date and change the installment payments of said Promissory Note.

WHEREAS, the principal balance of said Promissory Note has been reduced to Thirty Five Thousand and Seventy and 55/100 Dollars (\$35,070.55) as of this date.

NOW THEREFORE, for and in consideration of the foregoing premises, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Maker and Lender do hereby agree as follows:

Extend the maturity of the above Note and Mortgage for an additional Twelve (12) months, until August 3, 1996, payable in installments as follows: Four Hundred Fifty and 00/100 (\$450.00) principal plus accrued interest to date, on the 3rd day of September 1995, and on the same day of each month thereafter, except that the final payment of all principal remaining and accrued interest to date, not sooner paid, shall be due on the 3rd day of August, 1996.

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Interest rate of the above Note and Mortgage to continue at 11.5% per annum.

Except as specifically modified above, all terms and provisions of the Promissory Note, the Mortgage and related Loan Documents, all as amended, remain in full force and effect.

IN WITNESS THEREOF, the undersigned have executed the iay a.

October County Clarks foregoing Modification of the Mortgage and related Loan Documents as of the day and year first above written.

STATE OF ILLINOIS) COUNTY OF COOK

I, the undersigned, a notary Public in and for and residing in the said County, in the State aforesaid, do hereby certify that Marc G. Kresmery, Kurt F. Kresmery and Eric E. Kresmery, 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, sealed and delivered the said instrument as their own free and voluntary act, for the uses and purposes and in capacity (if any) therein set forth.

GIVEN under my hand and notary seal this 80 day of Siglanbin,

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OFFICIAL SEAL MARK A. SISTKO NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 5-10-89

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The First National Bank of Chicago, an Illinoi Banking Corporation

Cameron Vice President

President My Clark's

STATE OF ILLINOIS 88. COUNTY OF COOK

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, THAT Andrew J. Cameron, Vice President of the First National Bank of Chicago and G. Joseph Keller, Vice President of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Vice President respectively, appeared before me this day in person and acknowledged that they signed and delivered the instrument as their own free and voluntary act and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and the said Vice President did also then and there acknowledge that he, as custodian of the corporate seal of said Bank, did affix the said corporate seal of said Bank to said instrument as

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his own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 2rd day of 1906.

OFFICIAL SEAL
MARIA R CANTU
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPRESION/18/88

Motary Public

EXHIBIT "A"

DEPT-01 RECORDING \$27.00 T40012 TRAN 8130 12/13/95 10:21:00

\$0790 + CG #-95-865482

COOK COUNTY RECORDER

PARCEL 1:

Lot 1705 in Block 1700 in Kennington Square Fourth Addition, being a Subdivision of part of the Southeast 1/4 of the Southeast 1/4 of Section 4, Township 41 North, Range 9, East of the Third Principal Meridian, according to the Plat thereof recorded on July 15, 1986 as Document Number 85-294465.

**Db-07-462-226-66-86

RARCEL 3:

1105 KENNEMY LILLE EVENIN GUIZO

Lot 1807, in Block 1800 in Kennington Square Fourth Addition, being a Subdivision ofpart of the Southeast 1/4 of the Southeast 1/4 of Section 7. Township 41 North, Range 9, East of the Third Principal Meridian, according to the Plat thereof recorded on July 15, 1986 as Document Number 86-294465.

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PREPARED BY

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ANDREW CAMERON

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