

RECORDATION REQUESTED BY:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

WHEN RECORDED MAIL TO:

American National Bank & Trust
Company of Chicago
1901 S. Meyers Road, Suite 440
Oak Brook Terrace, IL 60181

SEND TAX NOTICES TO:

Howard Reanick and Adrian Winick
2315 N. Southport
Chicago, IL 60614

FOR RECORDER'S USE ONLY

A 0017586 989ace (circled)

This Modification of Mortgage prepared by: American Nat'l Bank & Trust Co. of Chgo
1901 S. Meyers Road, Suite 440
Oakbrook Terrace, IL 60181

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American National Bank

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 1994, BETWEEN Howard Reanick and Adrian Winick, both married men, (referred to below as "Grantor"), whose address is 2315 N. Southport, Chicago, IL 60614; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 21 N. Randall Street, Elk Grove Village, IL 60007.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 15, 1991 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded as document #3938397, and since modified, in Cook County, Illinois.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

LOT THIRTEEN (13) IN BLOCK TWO (2) IN THE SUBDIVISION OF THE EAST HALF (1/2) OF BLOCK FIFTEEN (15) IN SHEFFIELD'S ADDITION TO CHICAGO, SECTIONS 29-31-32-33, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOI.

The Real Property or its address is commonly known as 2341 N. Janssen, Chicago, IL 60614. The Real Property tax identification number is 14-32-103-010.

MODIFICATION. Grantor and Lender hereby modify the Mortgage as follows:

THE RATE IS HEREBY CHANGED TO 6.25% AND THE MATURITY DATE IS EXTENDED TO APRIL 1, 2003.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification.

BOX 333-CTI

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MODIFICATION OF MORTGAGE (Continued)

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or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Howard Resnick
Howard Resnick

X Adrian Winick
Adrian Winick

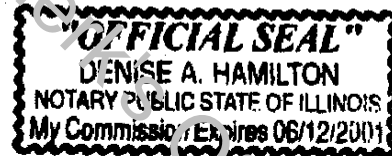
LENDER:

American National Bank & Trust Co. of Chicago

By: Carol Jensen
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF DePage) ss



On this day before me, the undersigned Notary Public, personally appeared Howard Resnick and Adrian Winick, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of May, 19 98.

By Denise A. Hamilton Residing at 1901 Meyers, Oakbrook IL

Notary Public in and for the State of Illinois

My commission expires 6-12-2001

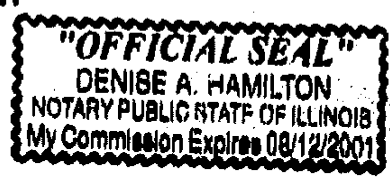
04-01-1998

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois)

COUNTY OF DuPage) ss



On this 1ST day of May, 19 98, before me, the undersigned Notary Public, personally appeared CAROL JENSEN and known to me to be the AVP, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Denise A. Hamilton Residing at 1901 Meyers, Oakbrook IL

Notary Public in and for the State of Illinois

My commission expires 08-12-2001

Cook County Clerk's Office

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