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RECORDATION REQUESTED BY:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707

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8849/0184 23 001 Page 1 of 3
1998-07-23 13:55:29
Cook County Recorder 27.50

WHEN RECORDED MAIL TO:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707

SEND TAX NOTICES TO:

Midwest Bank and Trust Company
1606 N. Harlem Avenue
Elmwood Park, IL 60707

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Janice Eppelheimer
1606 North Harlem
Elmwood Park, Illinois 60707

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED JUNE 1, 1998, BETWEEN John A. Hefferon (referred to below as "Grantor"), whose address is 644 West Webster #1, Chicago, IL 60614; and Midwest Bank and Trust Company (referred to below as "Lender"), whose address is 1606 N. Harlem Avenue, Elmwood Park, IL 60707.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 16, 1997 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded in the Office of the Cook County Recorder as document no. 97-371244

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

PARCEL 3: An easement for Roof Deck and Patio for the exclusive use and benefit of Dwelling Parcel B (Parcel 1 above) over, across and upon the North 22.35 feet of the West 10.84 feet of the East 13.76 feet of Lot 6, aforesaid, said easement lying above plus 29.01 Chicago City Datum, as set forth in aforesaid Declaration recorded on June 19, 1979 as document 25011442 and as created by deed dated May 10, 1979 and recorded June 19, 1979 as document Number 25011443 in Cook county, Illinois. **PARCEL 4:** A Non Exclusive Easement for the use and replacement of all sewer and water facilities and any plumbing, electrical, telephone, heating, cooling, ventilating or other piping, lines, ducts, conduits and other facilities, if any, as now located, running across or under any portion of Parcel 1 for the servicing and use of any portion of Parcels B together with an Easement for reasonable ingress and egress for persons, materials and equipment to the extent necessary to maintain easements granted at Parcels 2, 3 and 4 above, the improvements now located on dwelling, storage and garage parcels, B over and upon dwelling and storage and garage parcels 1 as set forth in aforesaid declaration recorded June 19, 1979 as Document 25011442 and as created by Deed dated May 10, 1979 and recorded June 19, 1979 as Document Number 25011443 in Cook County, Illinois

The Real Property or its address is commonly known as 644 West Webster #1, Chicago, IL 60614. The Real Property tax identification number is 14 33 109 017.

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

The interest rate is hereby changed to 7.50% per annum. The monthly payments of principal and interest shall be made beginning the 1st day of July 1998 in the sum of \$1,848.42 to be applied first to interest and the balance to principal until said indebtedness is paid in full not to exceed June 1, 2027.

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P-3
NY
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06-01-1998

MODIFICATION OF MORTGAGE (Continued)

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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 endorers 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 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 John A. Hefferon
John A. Hefferon

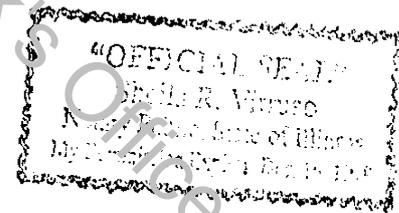
LENDER:

Midwest Bank and Trust Company

By [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois
COUNTY OF Cook) ss



On this day before me, the undersigned Notary Public, personally appeared John A. Hefferon, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of June, 1998.
By Sheila R. Burruso Residing at Armswood Park
Notary Public in and for the State of Illinois
My commission expires 12-16-98

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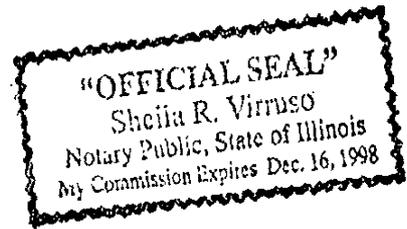
06-01-1998

MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Illinois)
COUNTY OF Cook) ss



On this 1st day of June, 19 98, before me, the undersigned Notary Public, personally appeared Janice Eppelheimer and known to me to be the Loan Officer, 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 Sheela R. Virruso Residing at Linwood Park

Notary Public in and for the state of Illinois

My commission expires 12-16-98

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[IL-G201 HEFFER.LN R3.OVL]

COOK County Clerk's Office