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This document was prepared by:
STATE BANK OF COUNTRYSIDE
6734 Joliet Road
Countryside, Illinois 60525

(Space above this line for recording purposes)

MODIFICATION AGREEMENT
to a Mortgage held by
STATE BANK OF COUNTRYSIDE

1000
7649524
(PB)

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1. DATE AND PARTIES: The date of this Modification Agreement (Agreement) is July 24, 1998 and the parties are the following:

MORTGAGOR OF PROPERTY BORROWER:

KEITH KAZUK
928 WEST ROSCOE STREET
CHICAGO ILLINOIS 60657
Social Security # 337-58-5872
HUSBAND OF KATHERINE L. SAMUELSON-KAZUK
TENANTS IN COMMON
KATHERINE SAMUELSON-KAZUK F.K.A. KATHERINE L. SAMUELSON
928 WEST ROSCOE STREET
CHICAGO IL 60657-2309
Social Security # 500-58-4532
WIFE OF KEITH KAZUK
TENANTS IN COMMON

BANK:

STATE BANK OF COUNTRYSIDE
an ILLINOIS banking corporation
6734 Joliet Road
Countryside Illinois 60525
Tax ID # 36-2814456
[as Mortgagee]

2. BACKGROUND

- A. A MORTGAGE DATED MARCH 31, 1997 AND RECORDED APRIL 8, 1997 AS DOCUMENT 37242275 MADE BY KEITH KAZUK AND KATHERINE SAMUELSON - KAZUK FORMERLY KNOWN AS KATHERINE L. SAMUELSON HIS WIFE TO STATE BANK OF COUNTRYSIDE TO SECURE A NOTE FOR \$555,000.00 RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER.
- B. AN ASSIGNMENT OF RENTS AND LEASES DATED MARCH 31, 1997 AND RECORDED APRIL 8, 1997 AS DOCUMENT 37242276 MADE BY KEITH KAZUK AND KATHERINE L. SAMUELSON - KAZUK, FORMERLY KNOWN AS KATHERINE L. SAMUELSON, HIS WIFE TO STATE BANK OF COUNTRYSIDE TO SECURE A NOTE FOR \$555,000.00 RECORDED IN THE OFFICE OF THE COOK COUNTY RECORDER.

3. MODIFICATION: The terms and conditions of the loan (Loan) are hereby modified to read as follows:

Borrower has received an additional loan in the principal amount of \$780,000.00. The current balance of the Note above described and the additional loan have been combined and the new combined loan is evidenced by a new note (Note) dated July 24, 1998 and to be fully repaid on demand or before January 31, 1999. Said Note is secured by the Property pursuant to the terms of the Mortgage.

4. COVENANTS AND WARRANTIES BY MORTGAGOR: Mortgagor affirmatively represents, warrants and covenants

- A. that the Mortgage liens described herein and granted to STATE BANK OF COUNTRYSIDE are subordinate to no other lien or

BOX 333-CTI

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- interest
- B that Mortgagor has good and marketable title to all of the Property and
- C that the Property is subject to no outstanding liens or other encumbrances

- 5 CONFESSION OF JUDGMENT in addition to Bank's remedies contained in the Note or any other document evidencing this Loan Borrower authorizes any attorney at law to appear in any state or federal court of record waive issuance and service of process, and confess judgment against Borrower jointly or severally in favor of Bank for any sum unpaid and due on this Loan, together with interest collection costs and costs of suit and thereupon to release all errors and waive all rights of appeal and stay of execution
- 6 CONTINUATION OF ALL OTHER TERMS AND CONDITIONS This Agreement shall operate as a modification only and shall relate back to the execution and delivery of the original Note All other terms and conditions of this Loan contained in the loan documents not specifically referred to and modified herein continue in full force and effect, and Borrower hereby ratifies and confirms the security priority and enforceability of each document securing the Loan
- 7 COLLATERAL PROTECTION INSURANCE NOTICE Unless Borrower provides Bank with evidence of the insurance coverage required by Borrower's agreement with Bank, Bank may purchase insurance at Borrower's expense to protect Bank's interests in Borrower's Collateral This insurance may but need not, protect Borrower's interests The coverage that Bank purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the Collateral Borrower may later cancel any insurance purchased by Bank but only after providing Bank with evidence that Borrower has obtained insurance as required by Borrower's agreement with Bank If Bank purchases insurance for the Collateral, Borrower will be responsible for the costs of that insurance including interest and any other charges Bank may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance The costs of the insurance may be more than the cost of the insurance Borrower may be able to obtain on Borrower's own
- 8 RECEIPT OF COPY Borrower acknowledges receiving a copy of this Agreement

BORROWER:
Keith Kazuk
 KEITH KAZUK
 Individually
Katherine Samuelson-Kazuk
 KATHERINE SAMUELSON-KAZUK FKA KATHERINE L. SAMUELSON
 Individually

APPROVED: July 24, 1998

BANK:

STATE BANK OF COUNTRYSIDE
 an ILLINOIS Banking Corporation

By: *[Signature]*
 SUSAN L. JUTZI, VICE PRESIDENT
 Attest

(Corporate Seal*)

STATE OF ILLINOIS

ss: *[Signature]* a notary public, certify
 On this *24th* day of *July* 1998, I, *Martha A. Thompson*, 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/she) signed and delivered the instrument as (his/her) free and voluntary act, for the uses and purposes set forth.
 My commission expires

Martha A. Thompson
 NOTARY PUBLIC
 MY COMMISSION EXPIRES *12/31/99*
 NOTARY PUBLIC

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98487224

STATE OF ILLINOIS

COUNTY OF COOK

ss:

On this 08 day of July 1998, The undersigned a notary public, certify that KATHERINE SAMUELSON-KAZUK FKA KATHERINE L SAMUELSON WIFE OF KEITH KAZUK 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/she) signed and delivered the instrument as (his/her) free and voluntary act for the uses and purposes set forth

My commission expires

MARTIN
NOTARY

Martin J. Thompson
NOTARY PUBLIC

STATE OF ILLINOIS

COUNTY OF COOK

ss:

On this 08 day of July 1998, The undersigned a notary public certify that SUSAN L JUTZI VICE PRESIDENT of STATE BANK OF COUNTRYSIDE an ILLINOIS banking corporation 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/she) signed and delivered the instrument as (his/her) free and voluntary act for the uses and purposes set forth

My commission expires

MARTIN
NOTARY

Martin J. Thompson
NOTARY PUBLIC

THIS IS THE LAST PAGE OF A 3 PAGE DOCUMENT EXHIBITS AND OR ADDENDA MAY FOLLOW

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EXHIBIT "A"

This EXHIBIT "A" is referred to in and made a part of that certain Modification Agreement dated July 24, 1998, by and between the following parties:

MORTGAGOR OF PROPERTY/BORROWER:

KEITH KAZUK
329 WEST ROSCOE STREET
CHICAGO, ILLINOIS 60657
Social Security # 337-58-5872
KATHERINE SAMUELSON-KAZUK FKA KATHERINE L. SAMUELSON
329 WEST ROSCOE STREET
CHICAGO IL 60657-2309
Social Security # 500-58-4532

BANK:

STATE BANK OF COUNTRYSIDE
an ILLINOIS banking corporation
6724 Joliet Road
Country Club, Illinois 60525
Tax ID 36-2814456
(as Mortgagee)

The properties hereinafter described are those properties referred to in this Agreement as being described in Exhibit "A":

PARCEL 1: THE EAST 22.0 FEET AS MEASURED ON THE NORTH AND SOUTH LINES OF LOTS 130 AND 131 TAKEN AS A TRACT IN FEINBERG'S SHERIDAN DRIVE ADDITION A SUBDIVISION OF LOTS 3 AND THE SOUTH 49 FEET OF LOT 2 PARTITION OF THE NORTH 3.4 OF THE EAST 1/2 OF THE SOUTH EAST 1.4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS. PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN DECLARATION OF EASEMENTS MADE BY BANK OF RAVENSWOOD AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 31, 1977 KNOWN AS TRUST NUMBER 2479 DATED JUNE 9, 1977 AND RECORDED JUNE 13, 1977 AS DOCUMENT NUMBER 23966301 AND CREATED BY DEED FROM BANK OF RAVENSWOOD AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 31, 1977 KNOWN AS TRUST NUMBER 2479 TO WINFIELD H. JACKSON AND HEIDI D. JACKSON DATED JUNE 15, 1977 AND RECORDED OCTOBER 20, 1977 AS DOCUMENT NUMBER 241157624 FOR INGRESS AND EGRESS OVER, UPON, AND ACROSS THAT PART OF LOTS 130 AND 131 TAKEN AS A TRACT IN FEINBERG'S SHERIDAN DRIVE ADDITION A SUBDIVISION OF LOT 3 AND THE SOUTH 49 FEET OF LOT 2 IN PARTITION OF THE NORTH 3.4 OF THE EAST 1/2 OF THE SOUTH EAST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE SOUTH LINE OF SAID TRACT AND THE WEST LINE OF THE EAST 25 FEET (AS MEASURED ON THE NORTH AND SOUTH LINES THEREOF); THENCE NORTH ALONG THE WEST LINE OF THE EAST 25 FEET AFORESAID TO ITS INTERSECTION WITH A LINE 80.10 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF TRACT AFORESAID; THENCE WEST ALONG SAID PARALLEL LINE 23 FEET; THENCE SOUTH ALONG A LINE PARALLEL WITH THE EAST LINE OF SAID TRACT TO ITS INTERSECTION WITH THE SOUTHWESTERLY LINE OF SAID TRACT; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY LINE OF SAID TRACT TO ITS INTERSECTION WITH THE SOUTH LINE OF THE NORTH 32.15 FEET (AS MEASURED ALONG THE EAST LINE) OF SAID TRACT; THENCE EAST ALONG SAID SOUTH LINE TO ITS INTERSECTION WITH THE WEST LINE OF THE EAST 22.0 FEET (AS MEASURED ON THE NORTH AND SOUTH LINES THEREOF); THENCE SOUTH ALONG THE WEST LINE OF THE EAST 22.0 FEET AFORESAID 92.85 FEET TO THE SOUTH LINE OF SAID TRACT; THENCE WEST ALONG SAID SOUTH LINE 3.0 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS; ALSO EASEMENTS FOR INGRESS AND EGRESS AT GRADE LEVEL FOR THE BENEFIT OF PARCEL 1 ON THAT PART OF LOTS 130 AND 131 TAKEN AS A TRACT IN FEINBERG'S SHERIDAN DRIVE ADDITION AFORESAID DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE SOUTH LINE OF SAID TRACT AND THE WEST LINE OF THE EAST 25.0 FEET (AS MEASURED ON THE NORTH AND SOUTH LINES THEREOF); THENCE NORTH ALONG THE WEST LINE OF THE EAST 25 FEET AFORESAID TO ITS INTERSECTION WITH A LINE 80.10 FEET NORTH OF AND PARALLEL WITH THE SOUTH LINE OF TRACT AFORESAID; THENCE WEST ALONG SAID PARALLEL LINE 18.50 FEET TO THE POINT OF BEGINNING OF THE EASEMENT BEING HEREIN DESCRIBED; THENCE CONTINUE WEST ON SAID PARALLEL LINE 4.5 FEET; THENCE SOUTH ALONG A LINE PARALLEL WITH THE EAST OF SAID TRACT 6.0 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS. PARCEL 3: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH IN SAID DECLARATION OF EASEMENTS MADE BY BANK OF RAVENSWOOD AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 31, 1977 KNOWN AS TRUST NUMBER 2479 DATED JUNE 9, 1977 AND RECORDED JUNE 13, 1977 AS DOCUMENT NUMBER 23966301 AND CREATED BY DEED FROM BANK OF RAVENSWOOD AS TRUSTEE UNDER TRUST AGREEMENT DATED JANUARY 31, 1977 KNOWN AS TRUST NUMBER 2479 TO WINFIELD H. JACKSON AND HEIDI D. JACKSON DATED JUNE 15, 1977 AND RECORDED OCTOBER 20, 1977 AS DOCUMENT NUMBER 241157624 FOR INGRESS AND EGRESS UPON, UNDER, AND ACROSS AND UPON THAT PART OF LOTS 130 AND 131 TAKEN AS A TRACT, IN FEINBERG'S SHERIDAN DRIVE ADDITION, A SUBDIVISION OF LOT 3 AND THE SOUTH 49 FEET OF LOT 2 IN PARTITION OF THE NORTH 3.4 OF THE EAST 1/2 OF THE SOUTH EAST 1.4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE NORTH LINE OF SAID TRACT 22.0 FEET WEST OF THE NORTHEAST

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Countryside Illinois 60525
Tax ID # 36-761456
(as Mortgagor)

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