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**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:**

ROBERT J. BUFORD  
1 EAST SCHILLER  
CHICAGO, IL 60610

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

American Nat'l Bank & Trust Co. of Chgo  
1901 S. Meyers Road, Suite 440  
Oakbrook Terrace, IL 60181

O'CONNOR TITLE  
SERVICES, INC.  
*050896F*



**050896F MODIFICATION OF MORTGAGE**

**THIS MODIFICATION OF MORTGAGE IS DATED APRIL 1, 1998, BETWEEN ROBERT J. BUFORD, A BACHELOR, (referred to below as "Grantor"), whose address is 1 EAST SCHILLER, CHICAGO, IL 60610; and American National Bank & Trust Co. of Chicago (referred to below as "Lender"), whose address is 33 N LaSalle Street, Chicago, IL 60690.**

**MORTGAGE.** Grantor and Lender have entered into a mortgage dated March 17, 1996 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

**RECORDED 04/06/96 AS DOC. NO. 96261586**

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

**SEE ATTACHED**

The Real Property or its address is commonly known as 1 EAST SCHILLER, CHICAGO, IL 60610. The Real Property tax identification number is 17 03 104 020 1063.

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

**DECREASE RATE TO 6.25% AND EXTEND MATURITY DATE 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 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:

[Signature]  
ROBERT J. BUFORD

LENDER:

American National Bank & Trust Co. of Chicago

By: Carol Jensen  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) ss  
COUNTY OF DuPage )



On this day before me, the undersigned Notary Public, personally appeared ROBERT J. BUFORD, 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 16<sup>th</sup> day of April, 19 98.  
By Denise A. Hamilton Residing at 1901 Maple, Oakbrook IL

Notary Public in and for the State of Illinois

My commission expires 6-12-2001

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UNIT NUMBER 90 AS DELINEATED UPON SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL PROPERTY ("PARCEL"):

LOT 1 AND LOT 34 IN ASTOR'S ADDITION TO CHICAGO, A SUBDIVISION OF PART OF THE NORTHEAST FRACTIONAL QUARTER OF SECTION 3, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS;

WHICH SURVEY IS ATTACHED AS EXHIBIT 'A' TO DECLARATION OF CONDOMINIUM OWNERSHIP MADE BY THE AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 1, 1974 AND KNOWN AS TRUST NUMBER 32789 AND RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS AS DOCUMENT 22820184 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCEL (EXCEPTING FROM SAID PARCEL THE PROPERTY AND SPACE COMPRISING ALL OF THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DECLARATION AND SURVEY), IN COOK COUNTY, ILLINOIS

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