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This document prepared by:

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Chicago, Illinois 60610

2010 061515

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 OCT 21 AM 10:43

MICHELLE B. FAJMAN
RECORDER

AFTER RECORDING RETURN TO:

Diamond Bank, FSB
1051 Perimeter Drive
Schaumburg, IL 60173
Attn: Vice President, Loan Operations

This space reserved for Recorder's use only

FOURTH MEMORANDUM OF MODIFICATION

THIS FOURTH MEMORANDUM OF MODIFICATION is made and entered into as of this 1st day of August, 2010, by and between **TFGC, L.L.C.**, an Illinois limited liability company ("Borrower"), having an address of 11404 S. Magnolia Lane, Alsip, Illinois 60803, **Wicker Ave. Investments, LLC**, an Indiana limited liability company ("Wicker"), and **DIAMOND BANK, FSB**, its successors and assigns, having an address as set forth above ("Lender").

RECITALS

WHEREAS, Borrower, certain other parties, including Wicker, and Lender have executed a Fourth Modification of Loan Documents ("Fourth Modification"), of even date herewith, which modifies certain loan documents including (i) that certain Mortgage dated July 23, 2008, from Borrower to Lender recorded with the Recorder of Deeds in Cook County, Illinois (the "Recorder's Office") on August 1, 2008 as Document No. 0821449024 (the "Mortgage") against the real property and all improvements thereon legally described on Exhibit "A" attached hereto ("Property"), (ii) that certain Junior Mortgage dated July 23, 2008, from Wicker to Lender recorded with the Recorder of Deeds in Lake County, Indiana on August 12, 2008 as Document No. 2008 057351 (the "Junior Mortgage"), which Junior Mortgage encumbers the real property and all improvements thereon legally described on Exhibit B hereto, (iii) that certain Modification of Loan Documents (the "Modification") dated February 1, 2009 between Borrower, Wicker, certain other parties and Lender, and (iv) that certain Second Modification of Loan Documents (the "Second Modification") dated May 1, 2009 between Borrower, Wicker, certain other parties and Lender, and (v) that certain Third Modification of Loan Documents (the "Third Modification") dated May 1, 2010 between Borrower, Wicker, certain other parties and Lender; and

27th
1 ref 17380
E RM

WHEREAS, Borrower, Wicker and Lender desire to evidence their agreement with respect to the Fourth Modification by this Memorandum of Modification.

NOW, THEREFORE, in consideration of the Fourth Modification and for good and valuable consideration therefor, the receipt and sufficiency of which are hereby acknowledged, the parties have agreed as follows:

1. The foregoing recitals are hereby incorporated herein by this reference. All capitalized terms used herein shall have the same meaning as ascribed to such terms in the Fourth Modification unless otherwise defined herein.

2. Lender and Borrower agree that the Maturity Date for the Loan shall hereby be amended and extended from August 1, 2010 until August 1, 2011. All references in any and all Loan Documents to "Maturity Date" or words of similar import shall now mean August 1, 2011.

3. The Note shall be amended and restated by that certain Fourth Amended and Restated Promissory Note of even date herewith executed by Borrower (the "Amended Note") in the principal amount of \$1,132,841.12. As of the date hereof, the Amended Note restates and replaces the Note and is not a repayment or novation of the Note. All references in any and all Loan Documents to "Note" shall now mean the Amended Note. Notwithstanding any other provision contained in the Loan Documents, the interest rate and payments applicable to the Loan shall be as set forth in the Amended Note. The Mortgage and Junior Mortgage continue to secure the Amended Note and the other liabilities of Borrower to Lender related thereto and, under that certain Cross-Collateralization and Cross-Default Agreement dated July 23, 2008, also secure that certain Fourth Amended and Restated Promissory Note dated August 1, 2010 in the principal amount of \$599,484.44 made by Michael E. Gelatka in favor of Lender.

4. The specific terms of the Fourth Modification and the rights and obligations of the parties with respect thereto are fully set forth in the Fourth Modification.

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IN WITNESS WHEREOF, the undersigned have executed this Fourth Memorandum of Modification as of the day and date first above written.

BORROWER:

TFGC, L.L.C.,
an Illinois limited liability company

By: 
John L. Burys, Burys' Manager

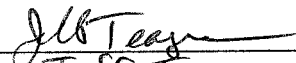
By: 
Michael D. Gelatka, GC Manager

WICKER AVE. INVESTMENTS, LLC,
an Indiana limited liability company

By: 
Michael D. Gelatka, Authorized Member

LENDER:

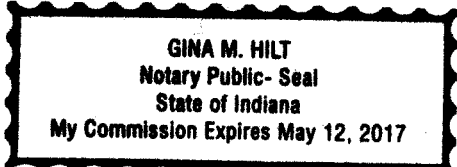
DIAMOND BANK, FSB

By: 
Name: Jeff Teague
Title: SVP

STATE OF ILLINOIS)
) ss
COUNTY OF _____)

I, GINA M. HILT, a Notary Public in and for said County, in the State aforesaid, do hereby certify that John L. Burys and Michael D. Gelatka personally known to be the managers of TFGC, L.L.C, an Illinois limited liability company, in whose names the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of the Borrower for the uses and purposes therein set forth, and as the free and voluntary act of said persons for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 2nd day of Sept, 2010.



Gina M. Hilt
Notary Public

My Commission Expires: May 12, 2017

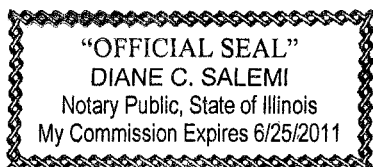
STATE OF ILLINOIS)
) ss
COUNTY OF _____)

I, Diane Salemi, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Jeff Teague personally known to be the SVP of DIAMOND BANK, FSB in whose name the above and foregoing instrument is executed, appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act and as the free and voluntary act of said the Lender for the uses and purposes therein set forth, and as the free and voluntary act of said person for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 30 day of Sept., 2010.

Diane Salemi
Notary Public

My Commission Expires: 6/25/11



STATE OF ILLINOIS)
) ss.
COUNTY OF COOK)

I, GINA M. HILT, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Michael D Gelatka, member of Wicker Ave. Investments, LLC, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such person appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 29th day of Sept, 2010.

Gina M. Hilt
Notary Public

My Commission Expires

May 12, 2017



EXHIBIT A

PROPERTY LEGAL DESCRIPTION

PARCEL 1:

THE SOUTH 300.0 FEET (EXCEPT THE WEST 250.0 FEET THEREOF) OF THE FOLLOWING DESCRIBED TRACT OF LAND: A TRACT OF LAND IN FRACTIONAL SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (SOUTH OF THE INDIAN BOUNDARY LINE) WHICH LIES WESTERLY OF SOUTH DOTY AVENUE NORTH OF THE EAST 121ST STREET AND EAST OF THE PULLMAN RAILROAD MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF EAST 121ST STREET AND 50 FEET WEST OF THE WESTERLY LINE OF SOUTH DOTY AVENUE AS DEDICATED BY DOCUMENT NO. 9002353, RECORDED AUGUST 11, 1925 THENCE NORTH 90 DEGREES WEST ON THE NORTH LINE OF SAID EAST 121ST STREET A DISTANCE OF 589.99 FEET, THENCE NORTH 0 DEGREES WEST A DISTANCE OF 530.58 FEET, THENCE NORTH 90 DEGREES EAST A DISTANCE OF 476.79 FEET TO A POINT ON A LINE 50 FEET WEST OF THE WESTERLY LINE OF DOTY AVENUE AFORESAID, THENCE SOUTHERLY ALONG A CURVED LINE CONCENTRIC WITH AND 50 FEET WESTERLY OF SAID WESTERLY LINE OF SOUTH DOTY AVENUE CONVEXED WESTERLY AND HAVING A RADIUS OF 2964.93 FEET A DISTANCE OF 543.28 FEET-ARC-TO THE POINT OF BEGINNING; BEING A PART OF A TRACT OF LAND IN FRACTIONAL SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (SOUTH OF THE INDIAN BOUNDARY LINE) WHICH LIES WESTERLY OF SOUTH DOTY AVENUE NORTH OF THE EAST 121ST STREET AND EAST OF THE PULLMAN RAILROAD MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON A LINE 474.50 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (NORTH OF THE INDIAN BOUNDARY LINE) PRODUCED EAST, SAID POINT BEING 50 FEET WEST OF THE WESTERLY LINE OF SOUTH DOTY AVENUE; AS DEPICTED BY DOCUMENT NO. 9002353, RECORDED AUGUST 11, 1925, THENCE SOUTH PARALLEL WITH SAID DOTY AVENUE; A DISTANCE OF 5 FEET; THENCE SOUTHERLY ALONG A CURVED LINE, CONCENTRIC WITH AND 50 FEET WESTERLY OF SAID WESTERLY LINE OF SOUTH DOTY AVENUE CONVEXED WESTERLY AND HAVING A RADIUS OF 2964.93 FEET, A DISTANCE OF 805.60 FEET-ARC-TO THE NORTH LINE OF EAST 121ST STREET, BEING A LINE DRAWN PARALLEL WITH AND 433 FEET NORTH OF THE SOUTH LINE OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN (SOUTH OF THE INDIAN BOUNDARY LINE), THENCE WEST ALONG SAID PARALLEL LINE A DISTANCE OF 1138.36 FEET TO A POINT 248.99 FEET EAST OF THE EASTERLY LINE OF SOUTH COTTAGE GROVE AVENUE THENCE NORTHWESTERLY ON A STRAIGHT LINE A DISTANCE OF 803.73 FEET TO A POINT ON A LINE 474.50 FEET SOUTH OF AND PARALLEL WITH THE SOUTH LINE OF SAID SECTION 22, (NORTH OF THE INDIAN BOUNDARY LINE) PRODUCED EAST, A DISTANCE OF 66 FEET EAST OF THE 100 FOOT PULLMAN RAILROAD RIGHT OF WAY; THENCE EAST ALONG SAID PARALLEL LINE A DISTANCE OF 1251.22 FEET TO THE POINT OF BEGINNING SITUATED IN COOK COUNTY, ILLINOIS

P.I.N. 25-22-401-031

COMMONLY KNOWN AS: 12050-52 S. DOTY ROAD, CHICAGO, ILLINOIS 60628

EXHIBIT B

LEGAL DESCRIPTION

PARCEL 2: PART OF THE NORTH ½ OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY RIGHT OF WAY LINE OF CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD, WHICH POINT IS 230.16 FEET SOUTH OF THE NORTH LINE OF SAID SOUTHWEST ¼ OF THE SOUTHWEST ¼; THENCE WEST PARALLEL TO THE SAID NORTH LINE 250 FEET; THENCE SOUTH 99.73 FEET TO THE SOUTH LINE OF THE NORTH ½ OF THE NORTH ½ OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼; THENCE EASTERLY ALONG SAID SOUTH LINE 328.71 FEET TO THE SOUTHWESTERLY RIGHT OF WAY LINE OF SAID RAILROAD; THENCE NORTHWESTERLY ALONG SAID RIGHT OF WAY, 127.05 FEET TO THE PLACE OF BEGINNING, IN LAKE COUNTY, INDIANA EXCEPTING THEREFROM PART OF SAID PARCEL DESCRIBED AS BEGINNING AT A POINT ON THE SOUTH LINE 165.66 FEET WEST OF THE INTERSECTION OF SAID SOUTH LINE OF SAID NORTH ½ OF THE NORTH 1/2 OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 28 AND THE SOUTHWESTERLY 50 FOOT RIGHT OF WAY LINE OF THE SOUTHERN RAILROAD(FORMERLY THE MONON RAILROAD AND ALSO THE CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD); THENCE CONTINUING NORTH 88 DEGREES 45 MINUTES 21 SECONDS WEST ALONG THE LAST SAID SOUTH LINE 163.05 FEET THENCE NORTH 01 DEGREES 14 MINUTES 39 SECONDS WEST, 99.73 FEET; THENCE SOUTH 88 DEGREES 45 MINUTES 21 SECONDS EAST 163.05 FEET; THENCE SOUTH 01 DEGREES 14 MINUTES 39 SECONDS EAST 99.73 FEET TO THE POINT OF BEGINNING, IN LAKE COUNTY, INDIANA

PARCEL 3: PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SOUTHWEST 1/4 OF THE SOUTHWEST 1/4; THENCE EAST ALONG THE NORTH LINE OF SAID SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 TO THE SOUTHWESTERLY RIGHT OF WAY LINE OF THE CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD; THENCE SOUTHEASTERLY ALONG THE SOUTHWESTERLY RIGHT OF WAY LINE TO A POINT WHICH IS 230.16 FEET SOUTH OF THE NORTH LINE OF SAID SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 (AS MEASURED AT RIGHT ANGLES TO SAID NORTH LINE); THENCE WEST PARALLEL WITH THE NORTH LINE OF SAID SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 TO A POINT WHICH IS 158.41 FEET EAST OF THE WEST LINE OF SAID SECTION 28; THENCE WESTWARDLY 158.77 FEET TO A POINT ON THE WEST LINE OF SAID SECTION 28; SAID POINT BEING 244.76 FEET TO THE POINT OF BEGINNING, EXCEPTING THEREFROM THAT PART LYING WEST OF THE EAST RIGHT OF WAY LINE OF U.S. HIGHWAY 41, IN LAKE COUNTY, INDIANA

PARCEL 4: PART OF THE NORTH ½ OF THE NORTH ½ OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE TOWN ST. JOHN, LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE OF SAID SOUTHWEST ¼ OF THE SOUTHWEST ¼ AND 244.76 FEET SOUTH OF NORTHWEST CORNER THEREOF; THENCE EASTERLY 158.77 FEET, MORE OR LESS, TO A POINT ON A LINE WHICH IS PARALLEL WITH THE NORTH LINE OF SAID SOUTHWEST ¼ OF THE SOUTHWEST ¼ AND 230.16 FEET

SOUTH OF SAID NORTH LINE (MEASURED AT RIGHT ANGLES THERETO), SAID POINT BEING 158.41 FEET WEST OF THE WEST LINE OF SAID SOUTHWEST ¼ OF THE SOUTHWEST 1/4; THENCE EAST 50 FEET ALONG SAID PARALLEL LINE; THENCE NORTH 50 FEET; THENCE WEST 208.41 FEET PARALLEL TO THE SAID NORTH LINE TO THE WEST LINE OF SAID SOUTHWEST ¼ OF THE SOUTHWEST ¼; THENCE SOUTH ALONG SAID WEST LINE 64.60 FEET TO THE POINT OF BEGINNING, EXCEPT THAT PART OF SAID TRACT LYING WEST OF THE EAST LINE OF U.S. HIGHWAY 41.

PARCEL 5: THAT PART OF THE NORTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, LYING SOUTHWESTERLY OF THE RIGHT OF WAY LINE OF THE LOUISVILLE, NEW ALBANY AND CHICAGO RAILROAD COMPANY NOW CHICAGO, INDIANAPOLIS AND LOUISVILLE RAILROAD COMPANY, LAKE COUNTY, INDIANA

AFFECTS PARCEL 2
PARCEL NO.: 45-11-28-351-004.000-035
TOWNSHIP NO.: 009
TAXING UNIT: 22
KEY NO.: 12-2-32

AFFECTS PARCEL 2
PARCEL NO.: 45-11-28-351-001.000-035
TOWNSHIP NO.: 009
TAXING UNIT NO.: 22
KEY NO.: 12-2-30

AFFECTS PARCELS 3 AND 4
PARCEL NO.: 45-11-28-351-001.000-035
TOWNSHIP NO.: 009
TAXING UNIT: 22
KEY NO.: 12-2-30

AFFECTS PARCELS 3 AND 4
PARCEL NO.: 45-11-28-301-001-000-035
TOWNSHIP NO.: 009
TAXING UNIT NO.: 22
KEY NO.: 12-1-2

AFFECTS PARCEL 5
PARCEL NO.: 45-11-28-301-001-000-035
TOWNSHIP NO.: 009
TAXING UNIT: 22
KEY NO.: 12-1-2

COMMONLY KNOWN AS: 9125 WICKER, ST. JOHN, INDIANA 46373