

RECORDATION REQUESTED BY:

COLE TAYLOR BANK
1542 W. 47th Street
Chicago, IL 60609

WHEN RECORDED MAIL TO:

Cole Taylor Bank
Loan Services
P.O. Box 909743
Chicago, IL 60690-9743

SEND TAX NOTICES TO:

Ignacio Hernandez and Amalia
Hernandez
4719 South Seeley Avenue
Chicago, IL 60609



00428202

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by: Cole Taylor Bank (Loan Services - IL)
P.O. Box 909743
Chicago, IL. 60690-9743

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 26, 2000, BETWEEN Ignacio Hernandez and Amalia Hernandez, his wife (referred to below as "Grantor"), whose address is 4719 South Seeley Avenue, Chicago, IL 60609; and COLE TAYLOR BANK (referred to below as "Lender"), whose address is 1542 W. 47th Street, Chicago, IL 60609.

MORTGAGE. Grantor and Lender have entered into a mortgage dated January 12, 1999 (the "Mortgage") recorded in Cook County, State of Illinois as follows:

Recorded January 27, 1999 in the Cook County Recorders Office as Document Number 99089826.

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

LOT 47 IN BLOCK 1 IN HULING AND JOHNSON'S SUBDIVISION OF BLOCK 13 IN STONE AND WHITNEY'S SUBDIVISION OF PARTS OF SECTION 6 AND SECTION 7, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4719 South Seeley Avenue, Chicago, IL 60609. The Real Property tax identification number is 20-07-109-014.

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

The principal balance of the "Promissory Note" secured by the aforesaid mortgage has been increased the date of this Modification of Mortgage from \$4,000.00 to \$10,000.00. At no time shall the principal amount of Indebtedness secured by the Mortgage, not including sums advanced to protect the security of the Mortgage, exceed \$20,000.00

The interest rate to be applied to the outstanding principal balance from time to time shall be at a rate of 8.60% per annum.

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

BOX 333-CTI

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 Ignacio Hernandez
Ignacio Hernandez

X Amalia Hernandez
Amalia Hernandez

LENDER:

COLE TAYLOR BANK

By: Marisol Horrach
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS
COUNTY OF COOK) ss

On this day before me, the undersigned Notary Public, personally appeared Ignacio Hernandez and Amalia Hernandez, 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 26th day of May, 2000.

By Marisol Horrach Residing at 1542 W. 49th St.

Notary Public in and for the State of ILLINOIS

My commission expires 07/07/03



LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)

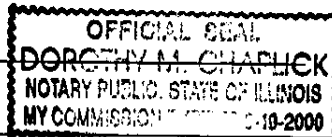
COUNTY OF COOK) ss

On this 26th day of MAY, 2000, before me, the undersigned Notary Public, personally appeared MARISOL ADARACTH and known to me to be the _____, 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 Dorothy M. Chaplick Residing at Chp, Cook County

Notary Public in and for the State of ILLINOIS

My commission expires _____



Property of Cook County Clerk's Office