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2001-12-21 10:51:27
Cook County Recorder 25.50

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 12th day of October 2001 by CARROLL D. ALLEN AND GWENDOLYN ALLEN, his wife (Tenants in Common) (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated SEPTEMBER 17, 1996 in the TWENTY-EIGHT THOUSAND and NO/100 Dollars ($28,000.00), which is secured by a Mortgage of even date therewith, recorded on OCTOBER 15, 1996 in the Recorder's Office in Cook County, Illinois as Document Number 96-782164 and relating to the property legally described as follows:

LOT 10 IN BLOCK 82 IN VILLAGE OF PARK FOREST AREA NUMBER 5, BEING A SUBDIVISION OF PART OF THE E ½ OF SECTION 3[illegible] AND THE W ½ OF SECTION 36, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 31-35-407-010

Also known as: 305 Seminole, Park Forest, IL 60466

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure and Mortgage shall be and are hereby modified as follows;

1. The Periodic Rate and Corresponding Annual Percentage Rate on

your credit line will increase or decrease as the index increases or decreases from time to time. Adjustments to the Periodic Rate and the corresponding Annual Percentage Rate resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage Rate be less than 6.00% per annum or more than the lesser of 12.90% or the maximum rate allowed by applicable law.

RANGE OF BALANCE OR CONDITIONS	MARGIN ADDED TO THE INDEX
All Balances	0.50%

2. The maturity date of SEPTEMBER 17, 2001 is hereby changed to SEPTEMBER 17, 2008.

3. Beginning OCTOBER 2002, an annual fee of $35.00 will be charged to the account.

4. Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS THEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

FIRST NATIONAL BANK

By: _____
Richard Voboril

Its: _____
Vice President

ATTEST:

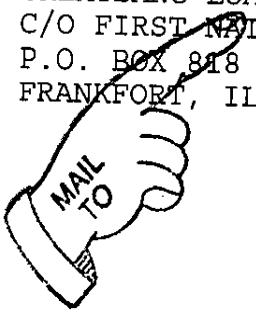
By: _____
Mary R. Skimerhorn

Its: _____
Retail Underwriter

_____
CARROLL D. ALLEN

_____
GWENDOLYN ALLEN

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/LINDA KURZ
C/O FIRST NATIONAL BANK
P.O. BOX 818
FRANKFORT, IL 60423



State of Illinois)
County of Cook)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT CARROLL D. ALLEN AND GWENDOLYN ALLEN, personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 19 day of October 2001

Lana M. Gowen
Notary Public

My commission expires 10/10/2002

OFFICIAL SEAL
LANA M GOWEN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 10/10/02