

RECORDATION REQUESTED BY:
Delaware Place Bank
190 E. Delaware Place
Chicago, IL 60611-1719

WHEN RECORDED MAIL TO:
Delaware Place Bank
190 E. Delaware Place
Chicago, IL 60611-1719

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
MARKET OFFICE



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Jill A. Jacob, Loan Operations Officer
190 E. Delaware Place
Chicago, IL 60611

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 1, 2001, is made and executed between Charles W. Bernardi and Margaret E. Bernardi, his wife, as joint tenants (referred to below as "Grantor") and Delaware Place Bank, whose address is 190 E. Delaware Place, Chicago, IL 60611-1719 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 1, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded August 8, 2000 as Document #00602083 in Cook County, Illinois.

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

The North 40 feet of Lot 313 in Sheridan Drive Subdivision in the Northwest 1/4 of Section 17, Township 40 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

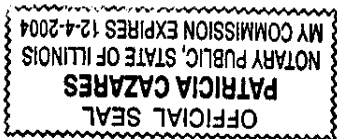
The Real Property or its address is commonly known as 4548 N. Dover, Chicago, IL 60640. The Real Property tax identification number is 14-17-114-017-0000.

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

The maturity date is hereby extended from August 1, 2001 to August 1, 2002.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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 endorser 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

Handwritten initials: J.A.J. W.E.



My commission expires 12-4-2004

Notary Public in and for the State of IL

By Patricia Cazares Residing at _____

Given under my hand and official seal this 1st day of August, 2001

On this day before me, the undersigned Notary Public, personally appeared Charles W. Bernardi and Margaret E. Bernardi, 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.

INDIVIDUAL ACKNOWLEDGMENT

COUNTY OF COOK

STATE OF IL

LENDER:

X Margaret E. Bernardi Margaret E. Bernardi, Individually

X Charles W. Bernardi Charles W. Bernardi, Individually

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 1, 2001.

not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION OF MORTGAGE

(Continued)

Loan No: 9909086-01

Page 3

LENDER ACKNOWLEDGMENT

STATE OF IL)
COUNTY OF COOK) SS

On this 1st day of August, 2001 before me, the undersigned Notary Public, personally appeared Dan Harrington and known to me to be the Asst. Vice President 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 Patricia Cazares Residing at

Notary Public in and for the State of IL

My commission expires 12-4-2004



County Clerk's Office