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2000-03-08 09:41:44
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 29th day of December, 1999 by Alice B. Barnes and Philip Roden, in joint tenancy (herein after referred to as "Mortgagor") and GreatBank, N.A. (f/k/a Evanston Bank) (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated January 17, 1995 in the amount of Sixty-two Thousand and NO/100 Dollars ($62,000.00), which is secured by a Mortgage of even date therewith, recorded on March 20, 1995 in the Recorder's Office in Cook County, Illinois as Document Number 95183019 and relating to the property legally described as follows

Lot 4 in Owner's Resubdivision of Lots 10 and 11 in William W. Clark's subdivision of Block 6 in John Culver's subdivision of Northwest ¼ of the Southwest ¼ of Section 12, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

P.I.N.: 10-12-306-011

Also known as: 2305 Pioneer Road, Evanston, Illinois 60201

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;

5-4
P3
M-4
M-7
Ok

$25.50

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 7.00% per annum or more than the lesser of 15.90% or the maximum rate allowed by applicable law.

RANGE OF BALANCE OR CONDITIONS	MARGIN ADDED TO THE INDEX
All Balances	0.00%

2. The maturity date of January 17, 2000 is hereby changed to January 17, 2007.

3. Beginning December 2000, 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.

GreatBank N.A.

By: _____ Stephen R. Clark

Its: Assistant Vice President — Assistant Vice President

_____ Alice B. Barnes

_____ Philip Roden

ATTEST:

By: _____ Michele Nielsen

Its: Business Development Officer — Business Development Officer

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

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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 Alice B. Barnes and Philip Roden, 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 29 day of Dec, 1999

Notary Public

My commission expires 4/10/00

OFFICIAL SEAL
ANDREW DAVID JONES
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4-10-2000