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1/8/02 11:55:00 Page 1 of 5
2002-08-15 13:08:56
Cook County Recorder 29.00

This instrument was prepared
by and when recorded mail to:
Corus Bank, N.A.
4800 N. Western Avenue
Chicago, IL 60625

22005704
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AMENDMENT TO RIVER FOREST STATE BANK AND TRUST COMPANY HOME
EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT
AND HOME EQUITY LINE OF CREDIT MORTGAGE

THIS AMENDMENT, made this 28th day of June, 2002, by and
between Justice Obed and Kim V. Obed, his wife, in joint tenancy,
and Corus Bank, N.A. f/k/a River Forest State Bank and Trust
Company (hereinafter referred to as the "Bank").

W I T N E S S E T H:

WHEREAS, Justice Obed and Kim V. Obed executed that certain
Home Equity Line of Credit Agreement and Disclosure Statement
dated August 29, 1995 (the "Credit Agreement") pursuant to which
the Bank established a Home Equity Line (defined therein) for the
benefit of Justice Obed and Kim V. Obed in the maximum amount of
\$28,500.00 bearing interest at an **ANNUAL PERCENTAGE RATE** as set
forth therein; for a period of seven years; and

WHEREAS, in order to secure to the Bank the repayment of the
indebtedness incurred pursuant to the Credit Agreement, Justice
Obed and Kim V. Obed executed and delivered to the Bank that
certain Home Equity Line of Credit Mortgage dated the same date
(the "Mortgage") and recorded on September 5, 1995, in Cook
County, Illinois, as document number 95588445, pursuant to which
Justice Obed and Kim V. Obed, mortgaged, granted and conveyed to
the Bank certain real property described therein and on Exhibit A
attached hereto; and

WHEREAS, a bankruptcy case under Chapter 7 of the Bankruptcy
Code (title 11, United States Code) was filed by Justice Obed and
Kim V. Obed as case number 01-22661; and

WHEREAS, Justice Obed and Kim V. Obed was granted a
discharge under section 727 of title 11, United States Code (the
Bankruptcy Code) whereby Justice Obed and Kim V. Obed legal
obligation to pay the indebtedness arising from the Credit
Agreement was discharged October 19, 2001;

BOX 333-CP
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WHEREAS, Justice Obed and Kim V. Obed has requested that the Bank change certain terms of the Home Equity Line contained in the Credit Agreement and/or the Mortgage; and

WHEREAS, the Bank and Justice Obed and Kim V. Obed have agreed to change such terms of the Home Equity Line and desire to amend the Credit Agreement and the Mortgage to reflect such changes.

NOW, THEREFORE, in consideration of Ten and no/100 Dollars (\$10.00), and other good and valuable consideration, receipt of which is hereby acknowledged, and in further consideration of the mutual promises contained herein, Justice Obed, Kim V. Obed and the Bank agree as follows (The foregoing preambles are hereby made a part hereof.)

1. The Final Maturity Date (as defined in the Credit Agreement and the Mortgage) is hereby extended to August 29, 2004; and
2. Available Loans (as defined in the Credit Agreement) will no longer be available under the Credit Agreement; and
3. Paragraph 17 of the Mortgage is hereby amended to provide that the Mortgage, as amended hereby, secures all indebtedness arising from the Credit Agreement, including future advances (made pursuant to the Credit Agreement and Mortgage), whether discretionary or obligatory, as are made from the date hereof until the Final Maturity Date, as extended hereby.

All terms, provisions and conditions of the Credit Agreement and the Mortgage not amended hereby are hereby confirmed. The parties hereto warrant that the Credit Agreement and the Mortgage as amended hereby are valid, binding and enforceable according to their terms. Notwithstanding the foregoing the Bank acknowledges that Justice Obed and Kim V. Obed personal obligation to pay the Credit Agreement indebtedness remains forever discharged and that by affixing their signatures hereto the parties agree that there is no intent by the parties to recreate any personal obligation on behalf of Justice Obed and Kim V. Obed for the indebtedness.

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The indebtedness due in accordance with the Credit Agreement as of the date hereof is equal to \$28,383.18.

Justice Obed and Kim V. Obed and the Bank have had an opportunity to review this agreement with their respective attorneys.

This Amendment shall be attached to and made a part of the Credit Agreement and a duplicate copy thereof attached to and made a part of the Mortgage.

Justice

Justice Obed

Kim V. Obed

Kim V. Obed

Accepted and Acknowledged this 31
day of July, 2002

Volanda Short

By: Volanda Short
Title: Notary



Accepted and Acknowledged this 6th
day of August 2002

Carus Beach

BY: [Signature]
Title: [Signature]

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EXHIBIT A

The real estate described as:

LOT 18 IN PYTEREKS' SUBDIVISION OF PART OF THE NORTH $\frac{1}{2}$ OF THE SOUTH EAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 31, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN LYING SOUTH OF THE RIGHT OF WAY OF BALTIMORE AND OHIO RAILROAD ACCORDING TO THE PLAT RECORDED JULY 8, 1926 AS DOCUMENT 9332244 IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 21-31-121-003

Common address of property: 8131 S. Saginaw, Chicago, IL
60617

Property of Cook County Clerk's Office

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State of Illinois)
County of Cook) SS.

I, Yolanda Short, a Notary Public in and for said county in the state aforesaid do hereby certify that Justice Obed who is personally known to me, appeared before me this day in person and acknowledge that he signed and delivered the within instrument as his own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 31 day of July, 2002.

Yolanda Short
Notary Public

My Commission Expires:

3-4-03



State of Illinois)
County of Cook) SS.

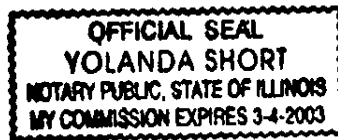
I, Yolanda Short, a Notary Public in and for said county in the state aforesaid do hereby certify that Kim V. Obed who is personally known to me, appeared before me this day in person and acknowledge that she signed and delivered the within instrument as her own free and voluntary act for the uses and purposes therein set forth.

Given under my hand and seal this 31 day of July, 2002.

Yolanda Short
Notary Public

My Commission Expires:

3-4-03



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