

RECORDING REQUESTED BY:
CITICORP MORTGAGE INC.

Prepared By
WHEN RECORDED MAIL TO:
CITICORP MORTGAGE INC.
MAIL STATION 321
15851 CLAYTON ROAD
BALLWIN MO 63011



00958014 RL 11/3

MORTGAGE MODIFICATION AGREEMENT

THIS MORTGAGE MODIFICATION AGREEMENT IS MADE THIS 29TH DAY OF AUGUST, 2002, CONNIE KIM WITH REGARDS TO A CERTAIN MORTGAGE IN THE AMOUNT OF \$25,000.00 FROM CITIBANK, F.S.B. TO THAT EQUITY LINE DATED 10/03/01 AND RECORDED 10/31/01 AS DOCUMENT NO. 0011016218.

SAID MORTGAGE IS HEREBY MODIFIED TO REFLECT THAT THE PRINCIPAL AMOUNT OF SAID MORTGAGE IS CHANGED TO TWENTY THOUSAND DOLLARS. (\$20,000.00). THIS CHANGE IS INTENDED TO CORRECT SAID MORTGAGE, NOT TO OTHERWISE AFFECT ANY OTHER ITEMS OF SAID MORTGAGE OR LIEN OF SAID MORTGAGE.

IN WITNESS WHEREOF, THE PARTIES HERETO HAVE HERETO SET THEIR HANDS AND SEALS AS OF THE DAY AND YEAR FIRST ABOVE WRITTEN.

SIGNED, SEALED, AND DELIVERED
IN THE PRESENCE OF:

Stacey Kargacin
WITNESS STACEY KARGACIN

Connie Kim
CONNIE KIM

Karen Grant
KAREN GRANT ASSISTANT VICE PRESIDENT

STATE OF *IL*)
COUNTY OF *Cook*) SS.:

I HEREBY CERTIFY THAT ON THIS *29* DAY OF *Aug 2002* BEFORE ME, THE SUBSCRIBER, A NOTARY PUBLIC FOR THE AFOREMENTIONED STATE, PERSONALLY APPEARED *Connie Kim* PERSONALLY KNOWN TO ME OR SATISFACTORILY PROVEN TO BE THE PERSON(S) WHOSE NAME EXECUTED THE SAME FOR THE PURPOSE THEREIN CONTAINED.
AS WITNESS MY HAND AND NOTARY SEAL

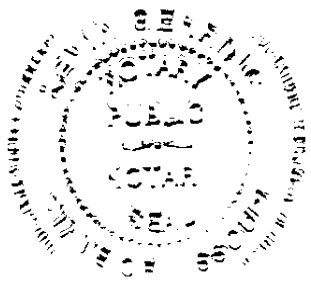
Pam Frazer
NOTARY PUBLIC
MY COMMISSION EXPIRES:

STATE OF MISSOURI)
COUNTY OF ST. LOUIS)) SS.:
"OFFICIAL SEAL"
PAM FRAZER
Notary Public, State of Illinois
My Commission Expires 06/26/04

ON AUGUST 29, 2002 BEFORE ME, THE UNDERSIGNED, PERSONALLY APPEARED KAREN GRANT PERSONALLY KNOWN TO ME OR PROVED TO ME ON THE BASIS OF SATISFACTORY EVIDENCE TO BE THE INDIVIDUAL WHOSE NAME IS SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT HE EXECUTED THE SAME IN HIS CAPACITY, THAT BY HIS SIGNATURE ON THE INSTRUMENT, THE INDIVIDUAL, OR THE PERSON UPON BEHALF OF WHICH THE INDIVIDUAL ACTED, EXECUTED THE INSTRUMENT, AND THAT SUCH INDIVIDUAL MADE SUCH APPEARANCE BEFORE THE UNDERSIGNED IN THE CITY OF BALLWIN AND THE STATE OF MISSOURI.

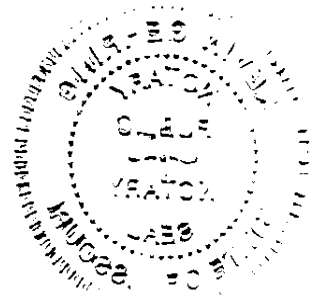
Kevin Gehring
KEVIN GEHRING - NOTARY PUBLIC

KEVIN GEHRING
Notary Public - State of Missouri
County of St. Louis
My Commission Expires Dec. 30, 2005



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ORDER NO.: 1301 - 004298614
ESCROW NO.: 1301 - 004298614

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STREET ADDRESS: 915 LONG ROAD

CITY: GLENVIEW

ZIP CODE: 60025

COUNTY: COOK

TAX NUMBER: 05-31-402-017-0000

0021039228

LEGAL DESCRIPTION:

LOT 17 IN BLOCK 2 IN UNITED REALTY COMPANY'S "GLENAYRE GARDEN", BEING A SUBDIVISION OF PART OF THE WEST 44 ACRES THE NORTH 1/2 OF THE SOUTHEAST 1/4 ALSO PART OF THE EAST 10 ACRES OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 AND ALSO THE VACATED EAST 3 FEET OF LONG ROAD, ALL IN SECTION 31, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO A STRIP OF LAND BEING PROPORTIONATE SHARE OF THE SURPLUS IN THE NORTH 1/2 OF THE SOUTHEAST 1/4 APPURTENANT TO PART OF THE WEST 44 ACRES AFORESAID, IN COOK COUNTY, ILLINOIS.