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RECORDATION REQUESTED BY:

HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

0021122940

2311/0172 44 001 Page 1 of 3
2002-10-11 15:25:18
Cook County Recorder 28.50

WHEN RECORDED MAIL TO:

HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521



0021122940

SEND TAX NOTICES TO:

HINSDALE BANK & TRUST
CO.
25 E. FIRST STREET
HINSDALE, IL 60521

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by.

Real Estate Index R1018519



Hinsdale Bank & Trust Co.
25 E. First Street
Hinsdale, IL 60521



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 2, 2002, is made and executed between Brian L. Headrick and Sarah R. Headrick, husband and wife, as tenants by the entirety (referred to below as "Grantor") and HINSDALE BANK & TRUST CO., whose address is 25 E. FIRST STREET, HINSDALE, IL 60521 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 27, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 22, 2000 in the Cook County Recorders Office as Document Number 0001007001.

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

THE SOUTH 2 FEET OF LOT 3 AND THE NORTH 48 FEET OF LOT 4 IN BLOCK 19 IN FIELD PARK, A SUBDIVISION OF THE WEST 5/8 OF SECTION 5, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 4224 Clausen Avenue, Western Springs, IL 60558. The Real Property tax identification number is 18-05-128-036-0000

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

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MODIFICATION OF MORTGAGE

Loan No: 490001734

(Continued)


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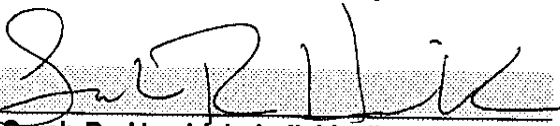
Increase principal to \$25,000.00 from \$10,000.00, also a rate change to Prime from Prime plus 1/4%.

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

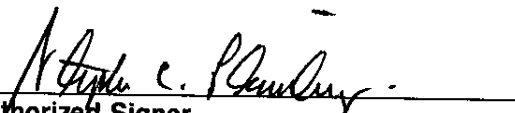
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 2, 2002.

GRANTOR:

X 
Brian L. Headrick, Individually

X 
Sarah R. Headrick, Individually

LENDER:

X 
Authorized Signer

Property of Cook County Clerk's Office

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

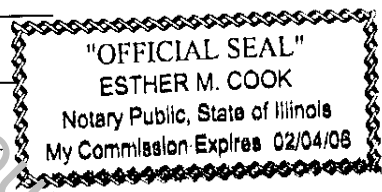
On this day before me, the undersigned Notary Public, personally appeared Brian L. Headrick and Sarah R. Headrick, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 2nd day of October, 2002

By Esther M Cook Residing at Kane County IL 60506

Notary Public in and for the State of Illinois

My commission expires 2-4-06



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF Cook)

On this 2nd day of October, 2002 before me, the undersigned Notary Public, personally appeared Stephen C Plainling and known to me to be the 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 Esther M Cook Residing at Kane County IL 60506

Notary Public in and for the State of Illinois

My commission expires 2-4-06

