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Doc#: 0703735232 Fee: \$26.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/06/2007 02:03 PM Pg: 1 of 2

MODIFICATION AGREEMENT

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 5TH day of JANUARY, 2007 by GARTH L. F. EDWARDS AND JEANNETTE R. O. EDWARDS, IN JOINT TENANCY, (herein after referred to as "Mortgagor") and First National Bank (herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated DECEMBER 3, 1999 in the amount of ONE HUNDRED THOUSAND and NO/100 Dollars (\$100,000.00), which is secured by a Mortgage of even date therewith, recorded on DECEMBER 29, 1999 as Document Number 09204733 in the Recorder's Office in COOK County, Illinois and relating to the property legally described as follows:

LOT 4 IN HEATHER HILL INC. AS SEVENTH ADDITION TO HEATHER HILL BEING A RESUBDIVISION OF LOT 96 IN HEATHER HILL, INC. FIFTH ADDITION TO HEATHER HILL SUBDIVISION OF PART OF THE SW ¼ OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 31-12-316-015-0000

Also known as: 1824 Heather Hills Ct, Flossmoor, IL 60422

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;

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1. The maturity date of DECEMBER 3, 2006 is hereby changed to DECEMBER 3, 2013.
2. The floor rate of 7.75% is hereby changed to 4.00%.
3. 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.

FIRST NATIONAL BANK

By: *Stephen R. Clark*
Stephen R. Clark

Garth L. F. Edwards
GARTH L. F. EDWARDS

Its: *Assistant Vice President*
Assistant Vice President

Jeanette R. O. Edwards
JEANNETTE R. O. EDWARDS

ATTEST:

By: *Mary R. Skimerhorn*
Mary R. Skimerhorn

Its: *Retail Underwriter*
Retail Underwriter

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/LINDA KURZ
C/O FIRST NATIONAL BANK
P.O. BOX 550
CHICAGO HEIGHTS, IL 60411

State of Illinois)
County of _____)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT GARTH L. F. EDWARDS and JEANNETTE R. O. EDWARDS, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that she signed, sealed and delivered the said instrument as her free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 26 day of January, 2007.

Samantha Fiaoni
Notary Public

My commission expires 8/26/08

