

RECORDATION REQUESTED BY:

PALOS BANK AND TRUST COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463



WHEN RECORDED MAIL TO:

PALOS BANK AND TRUST COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463

COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
BRIDGEVIEW OFFICE

SEND TAX NOTICES TO:

MICHAEL A. GANZ and DEBRA L. GANZ  
12600 SOUTH 75TH AVENUE  
PALOS HEIGHTS, IL 60463



FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: PALOS BANK AND TRUST COMPANY  
12600 SOUTH HARLEM AVENUE  
PALOS HEIGHTS, IL 60463

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 28, 1999, BETWEEN MICHAEL A. GANZ and DEBRA L. GANZ, HIS WIFE, IN JOINT TENANCY, (referred to below as "Grantor"), whose address is 12600 SOUTH 75TH AVENUE, PALOS HEIGHTS, IL 60463; and PALOS BANK AND TRUST COMPANY (referred to below as "Lender"), whose address is 12600 SOUTH HARLEM AVENUE, PALOS HEIGHTS, IL 60463.

MORTGAGE. Grantor and Lender have entered into a mortgage dated July 7, 1999 (the "Mortgage") recorded in COOK County, State of Illinois as follows:

RECORDED JULY 27, 1999 AS DOCUMENT NUMBER 99711689

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in COOK County, State of Illinois:

LOT 10 IN BLOCK 93 IN ROBERT BARTLETT'S HOMESTEAD DEVELOPMENT NUMBER 10, BEING A SUBDIVISION OF THAT PART LYING EAST OF THE EAST LINE OF THE SOUTH 76TH AVENUE IN THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 12600 SOUTH 75TH AVENUE, PALOS HEIGHTS, IL 60463. The Real Property tax identification number is 23-25-427-006.

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

MODIFY EXISTING HOME EQUITY LOAN TO INCREASE THE AMOUNT FROM #30,000.00 TO \$50,000.00, AND ALSO TO DECREASE THE RATE TO PRIME RATE PLUS 1/2% VARIABLE.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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

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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.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X Michael A Ganz  
MICHAEL A. GANZ

X Debra L Ganz  
DEBRA L. GANZ

LENDER:

PALOS BANK AND TRUST COMPANY

By: [Signature]  
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) ss  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared MICHAEL A. GANZ and DEBRA L. GANZ, 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 28<sup>th</sup> day of October, 19 99.

By [Signature] Residing at 11165 Maplewood Chicago

Notary Public in and for the State of Illinois

My commission expires 3-1-2000



**LENDER ACKNOWLEDGMENT**

STATE OF Illinois )

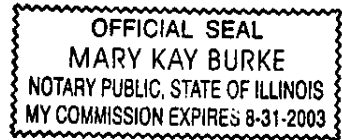
COUNTY OF Cook ) ss

On this 28<sup>th</sup> day of October, 19 99, before me, the undersigned Notary Public, personally appeared ROBERT A SHANKS and known to me to be the VICE 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 Mary Kay Burke Residing at 12600 S. Harlem Ave Palos Heights

Notary Public in and for the State of Illinois

My commission expires 8-31-2003



PROPERTY OF COOK COUNTY CLERK'S OFFICE