

FT 9910436 1 of 2

This Document Prepared By: Michelle Netko
And When Recorded Mail To:
150 Wilson
Palatine, IL.
60067



MODIFICATION AGREEMENT

This Modification Agreement ("Agreement") is made this 5th day of November, 1999 by and between Richard C. Cooper and Linda S. Cooper ("Borrower") and Harris Bank Barrington ("Lender") and amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated January 24, 1995 and recorded in Cook County as Document Number 9505853 and (2) the corresponding home equity line of credit agreement and disclosure statement ("Plan") bearing the same date as and secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", the real property being described as follows:

Common Address: 565 Vernon Ln., Buffalo Grove IL 60089
Parcel Number: 03-05-410-021
Legal Description: Lot 21 in Block 5 in the plat of Subdivision of Windsor Ridge Unit No. One, being a Subdivision in the Southeast 1/4 of Section 5, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

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In consideration of the mutual promises and agreement exchanged, the parties hereto agree as follows:

Agreements

(In this Agreement, an "X" in any box means that the loan term following the X is applicable to the Borrower's Plan and Security Instrument. "NA" in any box means that the loan term following the NA is not applicable to Borrower's Plan and Security Instrument.)

Lender is the owner and holder of Borrower's Plan and Security Instrument and at Borrower's request, has agreed to modify Borrower's Plan and Security Instrument pursuant to the terms of this Agreement. Borrower promises to pay all of Borrower's monthly payments under Borrower's Plan and Security Instrument to the order of Lender at Harris Bank, 150 Wilson, Palatine IL 60067 or at such other address as lender may designate.

- 1. Borrower's Credit Limit is increased to \$100,000.00; reduced to \$; unchanged. Borrower acknowledges (a) receipt of the Truth in Lending disclosures for this Agreement and (b) if Borrower's Credit Limit has been increased, that (i) Borrower received a Notice of Right to Cancel ("Notice"), (ii) more than three days have elapsed since Borrower received the Notice, and (iii) this Agreement has not been canceled.

FIRST ILLINOIS TITLE & TRUST

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2. Borrower's Margin is increased to%; reduced to P - .25%; unchanged. The ANNUAL PERCENTAGE RATE for Borrower's Plan is the sum of (a) Borrower's margin shown above and (b) the Wall Street Journal Prime Rate. Current Rates that may be used to compute Borrower's FINANCE CHARGE are an ANNUAL PERCENTAGE RATE OF 8.00% and Daily Periodic Rate of 0.02192%.
3. The Maturity Date of Borrower's Plan is extended to November 5, 2009 ("Extended Maturity Date"), until which time Borrower may borrow, repay, and re-borrow under Borrower's Plan. All sums due Lender from Borrower are due and payable on the Extended Maturity Date. Lender will, however, give Borrower sixty days notice prior to the Extended Maturity Date.
4. If Borrower does not make any payment when it is due under Borrower's Plan, Lender will charge Borrower a late charge in the amount of the greater of \$10.00 or 5% of the unpaid portion of such payment not paid within ten days of its due date.
5. Borrower agrees to pay Lender a non-refundable \$35.00 annual fee for Borrower's Plan. Lender will waive the \$35.00 annual fee for the first year in which this Agreement is in effect. Thereafter, Lender will charge Borrower the \$35.00 annual fee in the first month of the second year during which this Agreement is in effect and during that same month each and every year during which this Agreement is in effect.
6. The modifications contained in this Agreement shall not be effective until the first day of the billing cycle following Lender's receipt and acceptance of this Agreement. Except as specifically modified by this Agreement, the terms, conditions, provisions, and covenants of Borrower's Plan and Security Instrument shall remain in full force and effect. Nothing in this Agreement shall be understood or construed to be a discharge, satisfaction, novation, or release in whole or in part of the Plan, the Security Instrument, and the corresponding indebtedness. The lien of Borrowers' Security Instrument shall secure Borrowers' Plan as hereby modified to the same extent as if said Plan as modified were set forth and described in full in the Security Instrument and the Security Instrument shall also be so amended hereby. This Agreement shall extend to and be binding upon the parties hereto, their heirs, personal representative, successors and assigns. Borrower hereby waives and releases all right and benefits under and by virtue of the homestead exemption laws of this state with respect to the real estate described herein. If Borrowers consist of two or more persons, then their liability hereunder shall be joint and several.

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Executed on the day, month, and year first written above.

Harris Bank
LENDER
By: Pamela Nickels
Its: Asst Vice Pres.

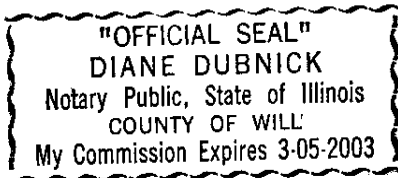
[Signature]
BORROWER

[Signature]
BORROWER

ACKNOWLEDGEMENTS

STATE OF Illinois)
COUNTY OF Will) SS

I, Diane Dubnick, a notary public in and for said County in the State of Illinois do hereby certify that Richard + Linda Cooper, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument as Borrower, appeared before me this day in person and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act, for the uses and purposes therein set forth.

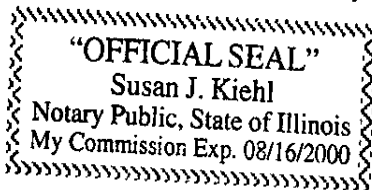


[Signature]
Notary Public
My commission expires 3-5-2003

STATE OF Illinois)
COUNTY OF Cook) SS

I, Susan Kiehl, a notary public in and for said County in the State of Illinois do hereby certify that Pamela Nickels of Harris Bank ("Corporation"), who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as such Asst. Vice President of said Corporation, appeared before me this day in person and acknowledged that he/she signed and delivered the said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 12th day of Nov, 1999.



[Signature]
Notary Public
My commission expires 8/16/2000