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89460412

HOME EQUITY LINE OF CREDIT LOAN MODIFICATION AGREEMENT

DEPT-01 RECORDING \$15.25

T#4444 TRNN 0428 09/28/89 15:11:00

#6530 # E * -89-460412

COOK COUNTY RECORDER

Reference is made to:

- (a) the First Illinois "Home Equity" Line of Credit Loan Agreement ("Agreement");
- (b) that certain "Home Equity" Line of Credit Mortgage Note ("Note"); and
- (c) the "Home Equity" Mortgage recorded on November 21, 1988 as document number 88-536086 with the (Recorder of Deeds) ~~(XXXXXXXXXXXXXXXXXXXX)~~, Cook County, Illinois ("Mortgage").

The Agreement, Note and Mortgage are each dated as of November 16, 1988 and executed by Dinendra M. Sen & Devalina Sen, as Borrower.

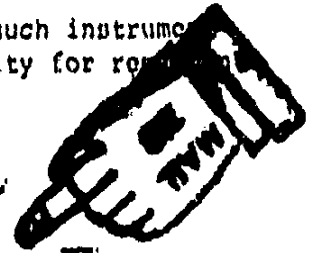
Borrower has requested that First Illinois Bank of Evanston, N.A. ("Bank"), holder of the Note, agrees to increase the "Maximum Line of Credit" (as defined in the Agreement) and Bank is willing to agree to such request.

NOW, THEREFORE, for good and valuable consideration Borrower and Bank acknowledge and agree as follows:

- A. Borrower (and Guarantors, if applicable) do hereby acknowledge and agree that the Agreement, Note and Mortgage are in full force and effect.
- B. The Maximum Line of Credit referred to in the Agreement and Note is hereby changed from \$ 55,000.00 to \$ 95,000.00.
- C. Guarantors, if applicable, do hereby reaffirm and ratify their Guaranty.
- D. The Mortgage is hereby modified to provide that such instrument and the lien created thereby is granted as security for repayment of the Note as modified hereby.

This document was prepared by and should be returned to:

FIRST ILLINOIS BANK OF EVANSTON, N.A.
800 DAVIS STREET
EVANSTON, ILLINOIS 60204-0712
ATTENTION: DOUGLAS DANCER
REAL ESTATE DEPARTMENT



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MR 51183409 M/A

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GUARANTORS: (If applicable)

Devalina Sen

Dinendra M. Sen

BORROWER:

M. Sen

BANK:

First Illinois Bank of Evanston, N.A.

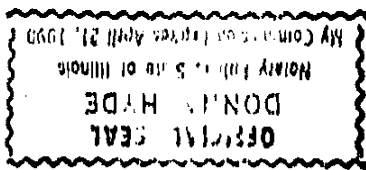
Douglas W. Dancer
Assistant Vice President

DATED at Evanston, Illinois as of September 15, 1989.

B. In all other respects the Agreement, Note and Mortgage are hereby ratified and reaffirmed.

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89460412 *Donald Hyde*
Notary Public

Given under my hand and seal this 15th day of September, 19 89

Undersigned, a notary public in and for the state and county aforesaid, DO HEREBY CERTIFY, that Donald W. Daniger, Asst. Vice President of First Illinois Bank of Evanston, N.A. personally appeared before me in person and acknowledged that he signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said bank, and caused the corporate seal of said bank to be affixed thereto, for the uses and purposes therein set forth.

STATE OF ILLINOIS)
COUNTY OF COOK)

Notary Public

Given under my hand and seal this _____ day of _____, 19__

and county aforesaid, DO HEREBY CERTIFY, that _____ of _____ Bank, personally appeared before me in person and acknowledged that _____ he signed the foregoing instrument as his free and voluntary act, and as the free and voluntary act of said bank, not personally but as trustee aforesaid, and caused the corporate seal of said bank to be affixed thereto, for the uses and purposes therein set forth.

STATE OF ILLINOIS)
COUNTY OF COOK)

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PIN # 11-12-224-012

ILLINOIS.
14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
NORTHEAST QUARTER OF SECTION 19, TOWNSHIP 41 NORTH, RANGE
GIBBS, LADD AND GEORGE'S ADDITION TO EVANSTON IN THE
LOT 19 IN BLOCK 3 IN THE RESUBDIVISION OF BLOCKS 4 AND 5 IN

EXHIBIT "A"